



something's not right:

insecurity and an anxious nation

Michael Orton

with foreword by Neal Lawson and Ruth Lister



Webb Memorial Trust

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Biography:

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Michael Orton is a member of Compass. He is currently on a career break from his job as a researcher at the University of Warwick. Michael is now working on phase 2 of this Compass project - identifying solutions to socio-economic insecurity, within the context of building a Good Society.

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Contents:

Chapter 1: A theory of insecurity

- Fragmentation, discontinuity and inconsequentiality
- The sorrows of a privatised existence
- The causes of insecurity: political economy and choices between different forms of capitalism
- From Cradle to Grave to the 'On Your Own' society
- The Coalition Government's approach

Chapter 2: Insecurity and paid employment

- The low pay/no pay trap
- The 'middle class' dimension
- Insecurity and the UK's hour glass labour market
- The causes of insecure employment
- High-road and low-road models of economic development
- Experiencing employment insecurity

Chapter 3: Financial insecurity

- Insecurity and making ends meet
- The rising cost of living
- Stagnant wages
- The erosion of social security
- Scarce savings and mountains of debt
- The causes of financial insecurity
- Experiencing financial insecurity: Benefits and hunger; financial insecurity despite being in work; middle class financial insecurity and problems as pre recession

Chapter 4: Insecurity and housing

- From a secure home to a dependent generation
- (Un)affordable housing
- Renting and insecurity
- Housing insecurity and government action
- Experiencing housing insecurity: Lost business, lost home; affordability: "Once, Pimlico was proof of failure – now it's a delusional dream"; housing insecurity and anxiety

Chapter 5: Experiencing insecurity - worry, stress and anxiety

- The extent of the problem: an anxious nation
- The causes of modern anxiety
- Experiencing insecurity and anxiety

Chapter 6: Public attitudes to insecurity

- Public preference for security over insecurity
- The public's rejection of the cut services and taxes approach
- Public support for progressive policies relevant to security
- The impact of insecurity on public attitudes

Chapter 7: Concluding discussion

- Setting a new direction for a positive future

Foreword:

We are cursed to live in interesting times. Britain feels like a very odd and unsettled place now. For some, most notably in London, life feels pretty good, bonuses and house prices are up and so too are the numbers of artisan coffee houses, cinema basements and exotic holidays where you can 'rightly' indulge yourself. Private schools are growing their intake once more. Life returns to 'normal'.

Look again and you see a world of loan sharks, zero hours contracts, food banks and grinding, soul-destroying poverty. Since the recessions of the 1980s this has been 'normality' for too many – but now social support has fallen away while political and media humiliation has increased.

In between these polarized experiences of daily life few really feel safe or secure. The floods came and went but we know they will be back. The banks, with our money, were rescued, but they will take us back to the brink sometime soon, they can't help themselves. Homes are once again cash machines to pay for the frivolous or the essential like elderly care or needy children. Professionals are stripped of their legitimacy by target regimes and cuts. White-collar jobs are threatened by outsourcing and new technology. Blue collar jobs no longer exist. As the material world becomes ever less secure, the emotional or even spiritual exploration of many speaks to a sense that, as Michael Orton says, 'something's not right'.

“Shared risk demands collective insurance. That is why the term ‘social security’ still, after all these years, means something important – because it is the only form of security worth its salt.”

In Britain last year 50 million prescriptions were issued for antidepressants and more young men died from suicide than any other cause. Loneliness is one of the biggest blights in the lives of the elderly while some four year olds are spending eight hours at school a day – leaving them, as a report from the Association of Teachers and Lecturers says, as “ghost children” - simply because of the pressure on parents just to keep up. Hard working families indeed! But for more and more people working hard does not prove to be the route out of poverty promised by the politicians, let alone security or flourishing. Something is going badly wrong.

Global threats can never and will never be met by individual responses. Striving to win the 'global economic race' results in ever more flexible workforces and diminished social protection; the demands of global finance or the risks of climate change cannot be met by each of us striving harder, not matter how hard we try. Shared risk demands collective insurance. That is why the term 'social security' still, after all these years, means something important – because it is the only form of security worth its salt.

In this report Michael Orton has done us a great service by examining the nature of insecurity in the world today. By holding a mirror up to us he reflects and refracts the complex forms insecurity taking a toll on all our lives. In so doing he gives us the basis of hope – that insecurity becomes a common problem demanding collective solutions within a spirit of national solidarity. The transformation we wish to see to a good society – one that is much more equal, sustainable and democratic – will only happen when the vast majority know that the insecurity they feel is common place but not inevitable, that there is a vision of a better life, and that we all have a part to play in working with others to make it happen.

Something's not right: insecurity and an anxious nation

We can't just leave it to the 'policy wonks' to develop the policy ideas needed to make the desirable feasible. The 'solutions' to our anxious lives will take a different route to the top-down answers of the post war era. But the same sense of ambition will be required. If work is becoming so unpredictable and precarious then how can we tie a system of benefits to it? Zero-hours contracts and a huge rise in the number of self employed is a poor basis for a solely contributory system. So we have both to transform the workplace itself and find ways of providing for collective security away from the workplace – which is one reason why the idea of a Citizens Income is gaining traction. In absolute terms more money and growth is unlikely to be the answer: according to the WHO, the USA reports higher levels of anxiety than Mexico. It's how we share what we've got that will shape how we feel and behave.

The question at the heart of a new social security settlement is simply this; 'do we build society around the best in people or the worst'? Do we believe in the "On Your Own" society described by Michael or a collective solidarity society in which we are genuinely 'all in it together'? Does punishment work better than encouragement? Is shame more appropriate than support or humiliation better than help? Will insecurity teach us to strive even harder or just demoralise us? Are we optimists about the potential of humanity or pessimists? Are we fatalistic and deterministic about the rise of new technologies or do we believe we can bend the world to our values?

The Swedish social democrats used to have a saying 'secure people dare'. In this we see the germ of an idea to recapture the high ground of freedom for those who believe in equality, solidarity and democracy; who seek freedom from fear and anxiety for all, who believe in the amazing potential of all, and who are angry at the accident of birth determining what we make of our lives.

Increasingly we live our lives on thin ice. The more precarious it gets, the faster we skate. In a world of turbo-consumption where enough is never enough something has to give. That something is a sense of a life and a world that is somehow under our collective control – rather than it controlling and directing us. Social security in the broad sense of the term is the only hope there is, without it we are just flotsam on a vast ocean of currents stronger than any lone swimmer can confront.

This report is a crucial building block to understanding our anxious nation and how together we can build a society that is secure for each of us because it is secure for all of us. The more secure we are, the more we will dare to realise our individual and collective dreams.

Neal Lawson and **Ruth Lister**, Chair of Compass and Chair of the Compass Management Committee.

Summary:

Something's not right: Insecurity and an anxious nation

Insecurity and anxiety are structurally pervasive in Britain today. The effects run right through our socio-economic system. Everyone bar a disconnected elite are affected. The solution is setting a new direction to create a socio-economic frame which deals with the deep structural causes of our insecurity and anxiety, and provides the lasting basis for lives that are free because they are secure.

This report presents findings from a review of evidence on UK socio-economic insecurity.

The bad news is...

- the UK is now described as a 5-75-20 society: a 5 per cent elite, 20 per cent who are poor and marginalised and 75 per cent who are the 'new insecure';
- there is an avalanche of evidence on the extent and effect of insecurity on people with middle and lower incomes;
- insecurity affects not only individuals but the UK economy: household insecurity is a problem for the UK's entire financial and economic system;
- the current you're "On Your Own" approach, alongside a form of capitalism with few social responsibilities, promises ever increasing insecurity;
- insecurity was a problem pre-crash and will not simply disappear with economic recovery;
- the basic social contract at the heart of capitalism is breaking down.

The good news is...

- insecurity is not inevitable: UK government and politicians can redress insecurity;
 - key policy levers to redress insecurity are in place;
 - talking about insecurity resonates with the reality of people's lives;
 - concern about security/insecurity connects with majority public attitudes;
 - there is here the basis for a new political economy and socio-economic framework that:
1. embeds security as a critical element in a renewed social fit for 21st century Britain;
 2. is the means of achieving good society goals; and
 3. provides people with true freedom to choose how to lead their lives and in which each individual is able to choose what constitutes for them a flourishing life free of the anxiety, fear, deprivation and unequal life chances endemic in an insecure nation.

Chapter 1:

A theory of insecurity

In seeking a theoretical understanding of insecurity a number of approaches can be drawn upon, with the work of Zygmunt Bauman of particular importance.

- The UK is an insecure society in which fragmentation, discontinuity and inconsequentiality create a sense of flux rather than solidity, and temporariness dependent on short term utility not permanence.
- Our lives have become piecemeal, disjointed and inconsequential rather than rounded, flourishing and fulfilled.
- The superficial attractions of a privatised existence are misleading: in contemporary Britain it is parental income not individual merit that is the main determinant of life chances – Birth not Worth.
- A privatised existence denies the basic human need for belonging so brings with it uncertainty, insecurity, loneliness and the future as the site of fear not hope.
- But life does not have to be like this and increasing insecurity first needs to be understood at the level of ideological conflict leading to changes in the political economy.
- From 1979 onwards saw an explicit rejection of the UK's post-war managed capitalism and Cradle to Grave approach, and the embracing of a neo-liberal approach and a you're 'On Your Own' message.
- Neither separately nor combined do globalisation, technological advancement or a multitude of other forms of change mean increasing insecurity is inevitable.
- The post-crash response has brought with it a clear return to the you're "On Your Own" approach, promising ever more insecurity.

Chapter 2:

Insecurity and paid employment

Paid employment is an aspect of life where there is clear evidence of increasing and severe insecurity being experienced ever higher up the labour market ladder.

- Zero hours contracts have come to symbolise a wider concern that the labour market has moved towards more contingent, less secure and more exploitative forms of employment, but such contracts are just the tip of the insecure employment iceberg.
- Low pay jobs are not a stepping stone to higher pay but trap people in the insecurity of a low pay/no pay life.
- The creation of an hour glass shaped labour market with the ongoing hollowing out of middle ranking jobs means insecure employment affects those on middle as well as lower wages.
- There is relative deterioration for a diverse group of occupations that employ workers who are highly qualified and would traditionally have been able to live a comfortable middle-class life but can no longer do so.
- Middle-class employment is becoming more like that long endured by the working class.
- Insecure employment is not only about the effect on individuals but has a profound effect on the UK economy, development and growth; insecure employment is a key element within a low-road economic model which promises no chance of durable advantage.
- The UK government's policy of labour market flexibility has come to mean widespread employment insecurity - it is reportedly easier to sack workers in the UK than it is in China and India – but just as this situation has been created by government so can it be redressed.

Chapter 3:

Financial insecurity

The current socio-economic structure of the UK means being in paid employment and on an average income is no guarantee of being financially secure – this was evident pre-recession and is even more evident in the recovery.

- Real median weekly earnings have fallen by 10.2 per cent since 2009 and are now lower than in 1997.
- The UK has one of the highest rates of low pay in the developed world and the National Minimum Wage is now worth £1,000 less in real terms than it was in 2008.
- The rising cost of living is clearly evident e.g. between 2007 and 2012 food became 30 per cent more expensive and the cost of childcare has risen by 66.9 per cent since 2003.
- The level of benefits for an out-of-work adult without children covers only 40 per cent of what the public considers to be a minimum standard of living and for families with children this figure is no more than 60 per cent.
- In 2013-14 913,138 people received emergency food from Trussell Trust food banks – an increase of 163 per cent on 2012-13.
- The people who are most at risk of falling into debt are not the unemployed but those on average income, families with children and people in full time work.
- Households' ability to service their debts, and the extent to which they find debts a burden, have important implications for the stability of the UK financial system.
- Britain is pursuing a high living cost, low income, high debt, low savings approach. It is equally within the power of politicians to create a very different socio-economic framework which provides financial security not insecurity and its attendant problems.

Chapter 4:

Insecurity and housing

In the past in the UK we had greater freedom over where we could live and fewer areas were too expensive to live in.

- It is widely acknowledged that there is an affordability crisis in UK housing; 73 per cent of middle and lower income families, those typically earning between £20,000 and £40,000, are unable to afford the mortgage on a local three bedroom home.
- Rents in the social housing and private sectors have risen much faster than the rate of inflation since the late 1980s.
- Since 2002 there has been a downward trend in owner occupation and more recently a very particular and significant increase in privately rented properties.
- The transfer of housing subsidies from economically beneficial bricks and mortar development to those that support housing costs, and from housing consumers to landlords and private financial institutions, has fuelled the lack of supply of housing and the increasing cost of Housing Benefit.
- There is particular concern about generational impact with young people increasingly squeezed out of the housing market.

Something's not right: insecurity and an anxious nation

- Property bubbles since the late 1980s have been the incubators of ramped-up personal debt meaning notional housing wealth funded increased consumption but not financial security or prosperity.
- The private rented sector is notoriously unstable and the life of the private renter is typically unstable, insecure and blighted by anxiety.
- For the UK economy, investment has been held back by locking capital in residential property at a greater rate than for most of our competitor economies.
- The post-war building programme and the 1980s Right to Buy transfer of housing from the public sector to owner occupation are differing testaments to what can be achieved when there is political will and courage to act.

Chapter 5:

Experiencing insecurity - worry, stress and anxiety

Insecurity is experienced and manifested in relation to another fundamental aspect of life – health and in particular, anxiety.

- Chronic stress is a hallmark of our times and anxiety has become a cultural condition.
- Anxiety disorders are very common in Great Britain - 1 in 6 adults has experienced some form of 'neurotic health problem' in the previous week.
- Last year in Britain over 53 million prescriptions were issued for antidepressants, a record high and an increase of 24.6 per cent since 2010.
- The impact of depression on a person's functioning is 50 per cent more serious than the impact of angina, asthma or diabetes.
- There was an increase of 12.8 per cent in the number of people experiencing an anxiety-related common mental health disorder, in the 14 years from 1993 to 2007.
- 800,000 more people qualified for a diagnosis of an anxiety disorder in 2007 than in 1993.
- In 2011 6,045 people in the UK committed suicide.
- Suicide is the leading cause of death for men aged 20-34, and 35-49.
- Anxiety has always been of the human condition but the extent of the problem is most certainly a modern phenomenon.
- Mental health problems are estimated to cost the economy an eye-watering £105 billion per year.
- The relationship between individual psychology and the structure of the socio-economic framework within which we live our lives remains critical.

Chapter 6:

Public attitudes to insecurity

The British Social Attitudes (BSA) survey series demonstrates strong public support on issues related to providing security.

- An overwhelming majority of people - 95.3 per cent - say job security is important/very important while only 0.9 per cent say it not important/not important at all.
- Only a tiny minority of people (9 per cent) support the 'cut services and taxes' approach of the current government.
- Public support for progressive policies is reinforced in attitudes to government responsibilities: a majority (and in some cases a very large majority) say government has a responsibility to provide decent housing for people who cannot afford it, reduce differences in income between the rich and the poor, provide a job for everyone who wants one and provide a decent standard of living for the unemployed.
- It is crucial to stress that even on the narrow issue of 'welfare', considerable support for the benefits system remains despite the widely reported 'hardening' in public attitudes to unemployed people.
- As insecurity reaches higher up the social hierarchy views of those perceived to be 'undeserving' of support that is available, become more negative; those seeking to stop the scapegoating of poor citizens need to focus not on 'them' but on the need for 'us' to have a greater sense of security.

Chapter 7:

Concluding discussion: setting a new direction for a positive future

- Redressing insecurity requires setting a new direction: policy tinkering is insufficient.
- The basic social contract at the heart of capitalism is breaking down and needs to be recreated fit for 21st century Britain.
- This means creating a socio-economic frame that provides people with true freedom to choose how to lead their lives and in which each individual is able to choose what constitutes for them a flourishing life free of the anxiety, fear, deprivation and unequal life chances endemic in an insecure nation.

Introduction:

Many people “simply don’t know what next week will hold, or where [their] life is heading. And the unknown is uncertain – and uncertainty breeds insecurity...[their] vision of the future is one of stress and worry...for far too many the future is bleak”.

Chuka Umunna, Shadow Business Secretary ⁽¹⁾

“If government wants to find a direct way to put money into people’s pockets, you do that by permanently cutting people’s taxes by permanently cutting the spending those taxes pay for...[That’s how you] help hardworking people be more financially secure [...] That’s how you create a country that offers security.”

George Osborne, Chancellor of the Exchequer ⁽²⁾

“A new public consensus has begun to emerge that unearned wealth for a few at the top, growing insecurity for many in the middle, and stalled life chances for those at the bottom is not a viable social proposition for Britain”.

Social Mobility and Child Poverty Commission ⁽³⁾

The above quotations demonstrate how insecurity is now a mainstream political issue, reflecting the reality of life in contemporary Britain. Insecurity is a tangible experience in relation to issues such as employment, household finances and housing, but also speaks to worry, anxiety and the sense that things are ‘not right’ with our country. Such problems existed before the economic recession and the idea that there is a long term and non-cyclical socio-economic recession (as opposed to a periodic financial one) has been gaining ground for some time. The Governor of the Bank of England, Mark Carney, recently stated that there is a growing sense that the basic social contract at the heart of capitalism is breaking down.⁽⁴⁾

Uncertainty is at one level an inherent part of human existence – today you might meet the love of your life or be severely injured in a car crash. The concern here is not with insecurity understood as chance or accident but rather the political choices which determine the balance between security and insecurity within the UK’s socio-economic structure. In 1995 Britain was described as a ‘30/30/40’ society: 30 per cent disadvantaged and marginalised, 30 per cent insecure and 40 per cent privileged.⁽⁵⁾ Today the description is of the ‘5-75-20 society’: a 5 per cent elite, 20 per cent who are poor and marginalised and the 75 per cent who are the ‘new insecure’.⁽⁶⁾ From the outset it is important to recognise that:

- Insecurity affects the majority of ‘us’ rather than being a problem restricted to some unfortunate ‘others’. To adopt media shorthand, it is very much a ‘middle class’ issue which affects those on middle as well as lower incomes and is escaped only by those at the very highest reaches of the UK’s socio-economic hierarchy;
- it is not just about the impact on individuals but has a profound effect on the UK economy, development and growth;
- insecurity can be politically constructed or actively deconstructed; politicians have choices they can make and policy levers are available for them to use; and
- the report discusses two contrasting models - the post-war ‘Cradle to Grave’ years and the subsequent you’re “On Your Own” approach. It also highlights the need for a new political economy and socio-economic framework, with security as a key element.

Something's not right: insecurity and an anxious nation

The purpose of this report is to further our understanding by presenting findings from a review of literature and research on insecurity, examining what is now a wide ranging and growing body of academic and policy papers, empirical evidence plus media commentary, and drawing together what is often a disparate and silo'd debate. This is the first part of a Compass project to understand the contemporary nature of insecurity and then work with others to devise solutions which do not just deal with the symptoms of our many and growing socio-economic insecurities but which instead deal with the causes.

While insecurity is the focus here, it is also important to be clear as to the antithetical understanding of security as a concept. For the purposes of this report, security is conceptualised in a positive and concise manner as meaning: a socio-economic frame that provides people with true freedom to choose how to lead their lives and in which each individual is able to choose what constitutes for them a flourishing life free of anxiety, fear, deprivation and unequal life chances.

The structure of the report is as follows. Chapter 1 sets out a theoretical understanding of insecurity and then examines the causes of insecurity as a contemporary socio-economic problem. While insecurity can be seen across many issues, the report focuses on insecurity in four absolutely critical aspects of life/policy domains: employment, money, housing and health/anxiety. Chapters 2-5 cover these in turn. Chapter 6 examines public attitudes to insecurity to determine whether insecurity is simply the latest political fad restricted to the 'chattering classes' in think tanks, newspaper columns and the like, or whether insecurity is an issue of concern for the broader population. The report concludes with a discussion of key points arising from the literature review and how redressing insecurity requires setting a new direction based on a new social contract fit for 21st century Britain and creating a socio-economic frame that provides people with true freedom to choose how to lead their lives and in which each individual is able to choose what constitutes for them a flourishing life free of the anxiety, fear, deprivation and unequal life chances endemic in an insecure nation.

But in order to gain a greater understanding of insecurity it is necessary to begin by establishing a theoretical underpinning.

Chapter 1 :

A theory of insecurity

In seeking a theoretical understanding of insecurity a number of approaches can be drawn upon but it is the work of Zygmunt Bauman⁽⁷⁾ which is of primary relevance. There are clearly links with Ulrich Beck's 'risk society' and 'tragic individualization' thesis.⁽⁸⁾ In terms of the framework required for people to develop what constitutes for them a flourishing life, [iii] Sen's capabilities approach⁽⁹⁾ has some resonance, in particular in the interpretation of that approach developed in work by Salais⁽¹⁰⁾ and others.⁽¹¹⁾ There is also Sennett's⁽¹²⁾ work on how a political economy based on autonomy undermines social cohesion and Putnam's poignantly entitled *Bowling Alone*.⁽¹³⁾ Standing^[ix] has set out his view of insecurity in arguing that a quarter of the world's population now form a new class which he terms the 'precariat' and which will be returned to below. But a theme of this report is that insecurity in the UK affects the majority of people and is about 'us', not a minority of 'others' – so for the purposes of this report it is Bauman who provides a particularly helpful account of modern insecurity. Within Bauman's extensive body of work, it is one of his earlier contributions in the field - *Alone Again: Ethics After Certainty*, written in 1994 – that is of key interest. Bauman was in effect seeking to explain, understand and make sense of trends that had become evident in the 1980s, and which have continued to this day. Bauman's analysis is therefore as prescient today as it was twenty years ago.

Fragmentation, discontinuity and inconsequentiality

Bauman presents a view of the UK as an insecure society in which fragmentation, discontinuity and inconsequentiality create a sense of flux rather than solidity and temporariness dependent on short term utility not permanence. He argues that the roots of insecurity lie in the "tendency to dismantle, deregulate and dissipate the once solid and relatively lasting frames in which the concerns and efforts of most individuals were inscribed". An immediate example of this is employment where "Jobs, once seen as 'for life', are more often than not now temporary and may disappear virtually without notice, together with the factories or offices or bank branches which offered them." But insecurity reaches far beyond employment, affecting issues around training, skills development, financial decision-making and planning for the future. As Bauman puts it: "Being prudent and provident, thinking of the future, becomes ever more difficult, as there is little sense in accumulating skills for which tomorrow there may be no demand, or saving money which tomorrow may lose much of its purchasing power". The result of this is a sense of skating on thin ice and vulnerability to sudden, and negative, change. As Bauman explains, "young men and women enter the game of life, none can tell what the rules of the game will be like in the future. Their only certainty is that the rules will change many times over before the game is finished".

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Something's not right: insecurity and an anxious nation

purchasing power".⁽¹⁵⁾ The result of this is a sense of skating on thin ice and vulnerability to sudden, and negative, change. As Bauman explains, "young men and women enter the game of life, none can tell what the rules of the game will be like in the future. Their only certainty is that the rules will change many times over before the game is finished".⁽¹⁶⁾

Increasing insecurity is also evident in that people sense that the world seems 'less solid' than it used to be. For Bauman, what this means is that life "has lost its apparent unity and continuity...What we learn from our experience now, is that all forms in the world around us, however solid they may seem, are not immune to change...what is all the rage today becomes the butt of ridicule tomorrow; that what is vaunted and recommended and hammered home today is treated with disdain tomorrow".⁽¹⁷⁾ Our lives become piecemeal, disjointed and inconsequential rather than rounded, flourishing and fulfilled.

All of this affects the way we see our fellow citizens and sense of shared responsibility. For example, Bauman⁽¹⁸⁾ argues that there has been a slow yet relentless dismantling or weakening of the communality of fate, and its replacement with the expression and promotion of the diversity of fate. The intended or unintended effect of the process is to re-cast the community, and communal action in general, from being the source of individual security into the individual's burden and bane; an extra load to carry, adding little to the individual's personal well-being. This negative view of our fellow citizens is worsened because we increasingly confront the community's common needs and causes solely in the capacity of taxpayers. We no longer accept the post-war view of shared responsibility for, and collective insurance against, everyone's mishap and misfortune. The question asked now is how much it will cost me to provide for those who cannot provide for themselves?

The sorrows of a privatised existence

What can be described as 'a privatised existence'⁽¹⁹⁾ has, on the surface, a number of attractions. It conveys a sense of doing as one pleases; a self-centredness which can be appealing. It also allows for the denial of any sense of collective responsibility i.e. there is no need to care about others because everyone is responsible for themselves and if someone is homeless, unemployed or unable to buy a home that is 'their' problem not 'ours'.

But these attractions can be misleading. In contemporary Britain it is parental income not individual merit that is the main determinant of life chances. People may dream of the life they would like to lead but, apart from occasional exceptions, it is the lottery of birth that primarily determines the extent of the opportunities we will enjoy. "Freedom' in any substantive sense is in reality limited and choice is restricted to consumer choice – which of the array of gas and electricity deals should I choose? Which financial products do I need (and will they prove to be the next mis-selling scandal)? When choice is restricted to consumption, and is without the control of the individual, it becomes a source of anxiety in itself."⁽²⁰⁾

A privatised existence also denies the basic human need for belonging. We want real freedom and choice but to privilege absolutely the private over the collective (or vice versa) is to ignore the balancing of our fundamental need to be both an individual but also to belong to a larger entity. Thus, as Bauman argues, the superficial attractions of a privatised existence are indeed a mirage because what it really brings is its own sorrows. The foremost among these sorrows are loneliness and incurable uncertainty but in particular "there is little reassurance to be drawn from the self-made identity if it has not been recognized and confirmed by a power stronger and longer-lasting than the solitary builder".⁽²¹⁾ This is why we all feel time and again an overwhelming 'need of belonging'. That is, a need to identify ourselves not just as individual human beings, but as members of a larger entity. Thus, the belief in bliss endemic to a life of consumption is anything but: it brings with it uncertainty, insecurity, loneliness and the future as the site of fear not hope.⁽²²⁾

Something's not right: insecurity and an anxious nation

At this stage a note of caution is required because Bauman does provide a very bleak view indeed and at times over eggs the pudding somewhat. He argues that people find it very hard to conceive of any benefit or improvement they could derive from joining forces and managing a part of resources jointly, rather than individually. He goes so far as to state that one's neighbourhood is seen as a place of danger to be warily and fearfully watched, while strangers are equally a source of danger to be hidden from. While not detracting from the overall thrust of Bauman's account of insecurity, the UK social security system has not been completely dismantled, public institutions such as the NHS continue to have huge popular support and as will be seen below public attitudes remain progressive on key issues. Insecurity does indeed contribute to the erosion of shared responsibility but this is neither as definitive nor inevitable as Bauman suggests.

Bauman's bleak picture of Britain also comes with an incredibly important rider: "Life has not got to be like this".⁽²³⁾ The space we co-habit can be "well and consensually structured; in such a space, in which many things vital to the life of each of us are shared, we may see each other as conditions, rather than obstacles, to our well-being".⁽²⁴⁾ The point here is that insecurity, and its consequences, is not inevitable – it is the result of political choices as will now be discussed.

The causes of insecurity: political economy and choices between different forms of capitalism

The key point here is that increasing insecurity first needs to be understood at the level of ideology and changes in the political economy. To state that 'the world has changed' over the last however many years is oxymoronic. Consideration can be given to globalisation, economic restructuring, financialisation, women's participation in the labour market, technological advancement, migration or a multitude of other forms of change, but neither separately nor combined do they make increasing insecurity inevitable. The same changes are experienced the world over but their effects are not homogenous because governments can, and do, follow different paths. When moving on to considering insecurity in relation to specific aspects of life/policy domains such as employment, attention will be given to policies that have led to increasing insecurity. But this section will focus on the crucial question of ideology which sets the framework within which policy development takes place and from which practical action flows. To be clear, all governments have to be pragmatic and face constraints on their ambition but ideology provides the direction in which to steer policy development: its absence leads to an incoherent jumble of policies pulling in different directions.

In the last hundred years the UK has seen just two major shifts at the level of the political economy. They are less about the twentieth century's battles between market economies and state socialism/communism, than choices about different forms of capitalism. The first shift was the 1945 post war socio-economic settlement. The second was the rejection of that settlement and adoption of neo-liberalism which began in the mid 1970s but was particularly marked by the election of Margaret Thatcher's first government in 1979. Within the periods 1945-79 and 1979 to the present day, governments have come and gone, with many having engaged in significant policy development: but all adhered to the dominant ideological political economy of the time.

In the briefest terms the post Second World War socio-economic settlement had at its heart protection against insecurity, promising protection for people 'from cradle to grave'. The wartime coalition government saw people's insecurity as the greatest problem and resolved to put it right after the war with Quintin Hogg, a Conservative, proposing that a department of social security be formed.⁽²⁵⁾ Ensuring full (male) employment became a key policy objective. The National Health Service was created as part of a broader Welfare State including a system of direct social security benefits based primarily on the payment of national insurance contributions. This was a period of 'managed capitalism'.⁽²⁶⁾

Something's not right: insecurity and an anxious nation

So what changed? The 1970s was a decade of major global upheaval exemplified by 'oil shocks', high rates of inflation, economic crisis and industrial unrest. The way government chose to respond to this was not, however, in any way inevitable. Politicians faced choices and they could have decided to adhere to the socio-economic settlement of the previous thirty years. But as Standing⁽²⁷⁾ explains, a group of economists captured the ears and minds of politicians with a 'neo-liberal' model based on an absolute belief in markets and competition as the drivers of growth, and requiring market principles to permeate all aspects of life. The election of Margaret Thatcher's Conservative government in 1979 saw an explicit rejection of the UK's post-war settlement and adoption of a neo-liberal approach.

From Cradle to Grave to the 'On Your Own' society

The new political economy of the 1980s included a rejection of the 'Cradle to Grave' approach of the post-war years and instead advocated what can be described as an "On Your Own" message. This dramatic shift from social security to individualisation was exemplified in Mrs Thatcher's well remembered statement that 'there is no such thing as society'. What is less well remembered is the narrative in which she located her claim: "It is our duty to look after ourselves and then also to help look after our neighbour. There is no such thing as society. There is [a] living tapestry of men and women and people and the beauty of that tapestry and the quality of our lives will depend upon how much each of us is prepared to take responsibility for ourselves and each of us [is] prepared to turn round and help by our own efforts those who are unfortunate".⁽²⁸⁾ Furthermore, "All too often the ills of this country are passed off as those of society. Similarly, when action is required, society is called upon to act. But...It is people who have duties and beliefs and resolve. It is people who get things done"⁽²⁹⁾.

Such an approach therefore rejects care as a collective responsibility provided by all and available to all who need help. Rather, what is envisaged is people helping each other on an essentially individual basis either directly or through charity and philanthropy. For those in need of help it is the proclivities, preferences and prejudices of the better off that determine what assistance is provided and who is 'deserving' of it. Individuals may therefore be fortunate in their search for help, or not. This is not to decry the great assistance provided by many charitable and philanthropic trusts and foundations, but reliance on such help does not provide social security. As will be seen below, this approach led to a steady erosion of socio-economic security in the 1980s.

The Coalition's Government's approach

While the New Labour years from 1997-2010 saw an attempt at articulating a new approach through the 'Third Way', which sought greater social justice within a dominant neo-liberal framework,⁽³⁰⁾ this did not develop or become embedded in a way equivalent to the cradle to grave years. The Conservative-Liberal Democrat Coalition Government has brought with it a return to the you're "On Your Own" approach. This is demonstrated in George Osborne's comment cited above, that the way to help people be more financially secure and create a country that offers security is to permanently cut taxes by permanently cutting the spending those taxes pay for. An alternative view is that this means removing institutions, services and social security payments that provided the cradle to grave protection of the post war years and it does so in the context of a form of capitalism which has been described variously as extreme, fundamentalist, crony, casino and disaster or even feral; certainly a destructive form of capitalism. The "On Your Own" society, as Bauman⁽³¹⁾ puts it, leaves people as individual pieces of flotsam in a shifting world and the 'privatisation of life' means that when misfortune strikes (e.g. redundancy, ill-health, disability, relationship breakdown and so on), that misfortune is as private as everything else – collective responsibility for 'shared fates' is eroded and it is insecurity that dominates.

Something's not right: insecurity and an anxious nation

The outcome of all this is what has been described as the creation of a '5-75-20' society in Britain, as in other developed western economies.⁽³²⁾ This consists of:

- Roughly 5 per cent who are enjoying 'runaway' rewards at the top, as asset prices and returns to wealth soar – a group largely composed of professionals working in finance and property, the corporate elite and successful entrepreneurs, as well as those who inherit significant wealth;
- 75 per cent in the middle who are either in work or have a retirement income, but are relatively insecure and often anxious about the future. Large parts of this group consists not only of 'blue-collar' industrial workers threatened by outsourcing to Asia, but also groups of middle-class professionals who fear their jobs will be next as the emerging 'MINT' economies (Mexico, Indonesia, Nigeria and Turkey) move up the economic value chain. Once secure professionals – such as academics, mechanical engineers and natural scientists – who are relatively worse off than their counterparts were a generation ago and who may be struggling to sustain their standard of living fall into this group as well; and
- 20 per cent at the 'bottom' of society who struggle to live with everyday insecurity in a vicious cycle of low-wage, irregular work, unemployment and limited access to welfare; and are arguably 'outsiders' in the labour market and struck down by entrenched social immobility.

The 75 per cent new insecure are experiencing weaker life-chances, lack of opportunity and increasing insecurity. For some time now growing sections of society are suffering from uncertainty, and in some cases declining real wages and incomes. The new insecure have to cope with global economic forces and the spread of technology. They struggle to adapt to the social realities of falling living standards, feel the growing pressures of earning and caring, and fear that life for their children will not be as good as for them in the face of pressures on pensions, access to decent health services, the costs of going to university and house price inflation.

In order to examine insecurity in greater detail, and from more of a policy perspective, the report now turns from insecurity as a general trend to consideration of insecurity across specific areas of life, beginning with employment.

Chapter 2:

Insecurity and paid employment

Paid employment is an aspect of life where there is clear evidence of increasing and severe insecurity being experienced ever higher up the labour market ladder. Zero hours contracts have “come to symbolise a wider concern that the labour market is moving towards more contingent, less secure and more exploitative forms of employment”.⁽³³⁾ Estimates of the number of people on such contracts range from 250,000 to 1 million⁽³⁴⁾ while the TUC Commission on Vulnerable Employment⁽³⁵⁾ estimated that around two million people are in different types of ‘precarious work’. But zero hours contracts are simply the tip of the iceberg with employment insecurity also being very much a ‘middle class’ issue.

Taking a broad perspective, Standing⁽³⁶⁾ argues that a more fragmented global class structure has emerged in recent times. At the top is an ‘elite’ consisting of a tiny number of ‘absurdly’ rich global citizens. Next is the ‘salaried’ which enjoys stable full time employment and the trappings of pensions, paid holidays and so on, and is concentrated in large corporations, government agencies and public administration. Alongside the salaried are the ‘proficians’ who combine traditional ideas of the professional and the technician into a bundle of skills for which they can command high earnings on contracts or as consultants. There is then a shrinking group of manual workers, the essence of the old working class. Below these four groups sits the precariat whose historical antecedents were the banausoi of ancient Greece.⁽³⁷⁾ The banausoi were required to do the productive labour in society, unlike slaves, who laboured only for their owner, along with resident aliens (admitted craftsmen with limited rights). With the slaves, these two groups did all the labour without expectation they would ever participate in the life of the polis. Standing goes on to argue that 25 per cent of the world’s population now falls within the new ‘dangerous class’ that is the precariat.

To focus on the UK and the specific issue of insecurity, seeking to define insecure employment is not necessarily straight-forward but Shildrick et al.[vi] provide a helpful discussion. Drawing on Beck rather than Bauman, they note his argument that the shift from ‘a system of standardized full employment to the system of flexible and pluralized underemployment’ is indicative of late modern capitalism. The current and coming conditions of the West are ones in which standard, stable, lasting Fordist employment declines and flexible, impermanent forms of work proliferate. Beck declared that: ‘The boundaries between work and non-work are becoming more fluid. Flexible, pluralized forms of underemployment are spreading’.⁽³⁸⁾ Fevre,⁽³⁹⁾ paraphrases the dominant discourse of the 1990s as having been that: ‘we’re entering a new age of insecure employment in which more and more people would be forced to stitch together patchwork careers consisting of short-term spells of work. More and more of us were going to be working on fixed-term contracts, finding work through temporary agencies or relying on casual work.’

Shildrick et al.⁽⁴⁰⁾ note that while a definition based solely on contractually temporary employment can be used, many people agree that such a definition is too narrow to suitably capture real changes in the experience of work. Indeed, ‘contingent’, ‘non-standard’, ‘atypical’ ‘non traditional’ and ‘insecure’ are all terms used to refer to “an increase in precariousness and associated degradation of work conditions but which are not limited to contractual status”.⁽⁴¹⁾ Felstead and Jewson⁽⁴²⁾ emphasise this point in arguing that “the surge of non-standard work is associated with rock-bottom wages, coercive management, intensified labour processes, unsocial hours and high rates of job turnover”.

Something's not right: insecurity and an anxious nation

Insecurity is therefore a useful means of understanding what is happening with employment in the UK. Through the lens of insecurity, issues around contemporary employment are not simply contractual but speak to insecurity as an overarching theme in relation to work that is uncertain, not only in duration but also in hours and shift patterns, wages that are insufficient to make ends meet, and experiencing intensification of work and increasing coerciveness. This is an issue that affects not only those at the bottom of the labour market but is very much a 'middle class' issue too. In this chapter, consideration will first be given to a specific issue that is given considerable attention in the literature - the movement of people between unemployment, low paid work, then back into unemployment. The 'middle class' dimension is then examined, in particular within the context of the UK's 'hour glass' labour market. Employment insecurity is then located within the choice government faces between high road and low road models of economic development.

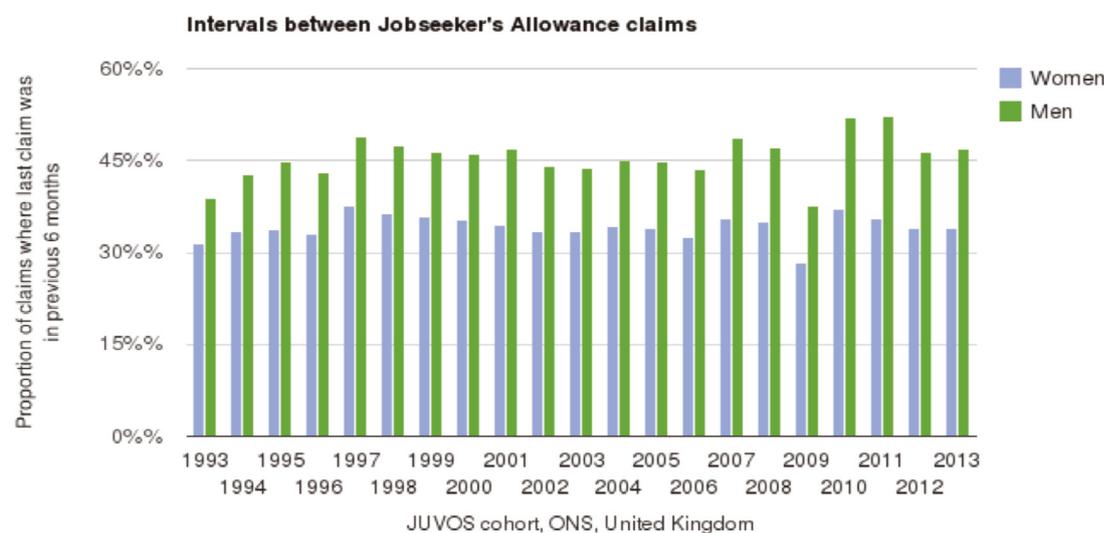
The low pay/no pay trap

The extent of movement between low pay and no pay is well established (figures on low pay as an issue in itself are in the section on financial insecurity, below). Data[xii] show that of the 230,000 claims for Jobseeker's Allowance (JSA) made by men in the first quarter of 2013, almost half (47%) were made within six months of a previous claim ending. Of the 88,000 new claims by women, a third (34%) were within six months of a previous claim ending. In 2010 and 2011, the proportion of new claims made by men whose last claim had ceased within six months peaked at 52%. This suggests that following the increase in claims in 2009 many of the men who stopped claiming did not secure long-term employment and were claiming again within six months. This picture has been evident for some time. For example, Kenway[xiii] found that almost half of men and a third of women making a new claim for Jobseeker's Allowance had last claimed that benefit less than six months previously and close to a decade ago Harker[xiv] noted that almost 70 per cent of Jobseeker's Allowance claims are repeat claims, with 40 per cent of claimants who move into work returning to benefits within six months.

There is also a strong relationship between low pay and no pay. Ray et al.[xv] found that people who had experienced unemployment were more likely to be in unstable, low-paid work once they had found a job. Gregory⁽⁴³⁾ found that when someone moved out of low pay, this is more likely to be because they have moved out of employment altogether, rather than because they have moved into a higher paid job. Lawton[xvii] found that only 76 per cent of workers who were low-paid in 2000 were still in employment in 2005, compared to 83 per cent of higher-paid workers. The low paid were twice as likely to become unemployed and three times as likely to become inactive.

Figure 1: Intervals between Jobseeker's Allowance claims, 1993-2012

Source: <http://data.jrf.org.uk/data/intrvls-btwn-jsa-clms/>



Something's not right: insecurity and an anxious nation

Rather than seeing this as a 'cycle', as it is often described, it is perhaps more accurate to say that there is an insecurity employment trap. Carpenter⁽⁴⁴⁾ found that involuntary movement into unemployment was much more common than voluntary movement, with most people who had returned to claiming Jobseeker's Allowance after a period of employment stating that they were doing so because they were unable to find a permanent job. Once someone has been out of work, they are more likely to enter work in a low-paid, insecure occupation, putting them at further risk of leaving employment again.⁽⁴⁴⁾

In addition to being at risk of cycling between low pay and no pay, low earners are also likely to find it difficult to improve their earnings over time. Research by the Resolution Foundation⁽⁴⁵⁾ found that: almost three quarters (73 per cent), of those who were low paid in 2002 had not managed to escape low pay by 2012; nearly half (46 per cent) had escaped low pay at some point during the decade but then found themselves back in or at risk of low pay by 2012; 27 per cent had stayed on low pay in every year they had been employed in the period 2002-12; 28 per cent of those on low pay in 2012 have only ever held low paid jobs in the previous 10 years and among women, the proportion was even higher at 33 per cent. There is a cohort of young men who are likely to move out of the low-paid category as their careers progress⁽⁴⁶⁾ but young women are much less likely to do so and for most low paid workers there is transition into permanent better paid work.

In their important recent study, Shildrick et al.⁽⁴⁷⁾ concluded that it was a strong motivation to work coupled with the insecurity of the low-paid and low-quality jobs on offer that was the main reason for people shuttling between benefits and jobs. In particular, the lack of better employment opportunities led people to take poor-quality jobs that trapped them in long-term insecurity. This vicious cycle seemed as typical as it was difficult to break and is an increasingly common feature of the UK labour market. Rather than low pay jobs being a stepping stone to higher pay they in fact trap people in the insecurity of a low pay/no pay life.

The 'middle class' dimension ⁽⁴⁸⁾

A low pay/no pay life is, however, just one element of insecure employment which reaches ever higher up the labour market ladder and which in media commentary is often referred to in terms of problems facing the middle class. An example, taken from the Daily Telegraph (16 February 2014) reads: "Today the middle classes are being squeezed and stripped – of jobs, income and security – like never before".⁽⁴⁹⁾ Or this from the Guardian (4 April 2014): "There's an earthquake about to hit us. It won't be today, but it's on its way. The working classes have been here already. They've watched whole industries shipped out to China and wiped out. They've seen the service-industry work that's left go to immigrants who think they've won the lottery with the minimum wage. Now it's time for the middle classes. Savour your Sauvignon while you can".⁽⁵⁰⁾

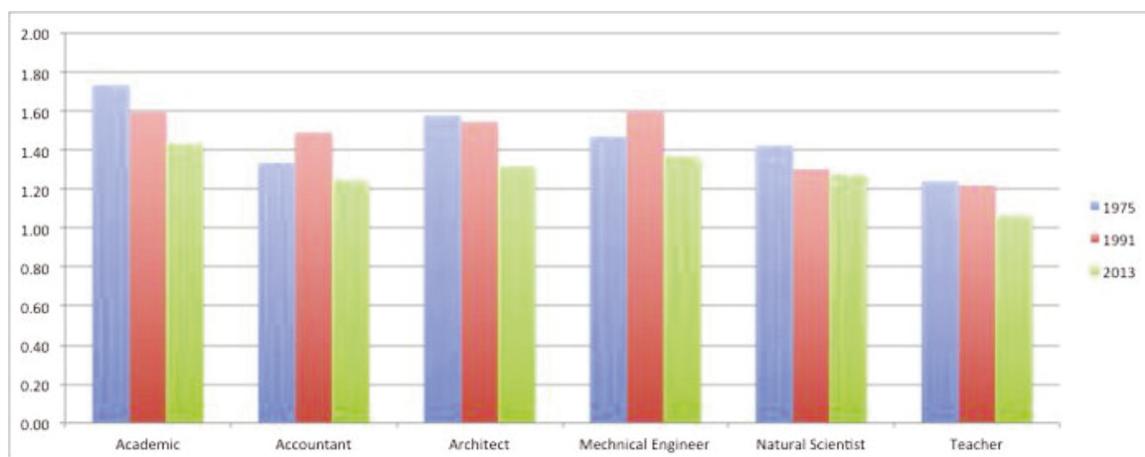
A similar point is made a little more soberly by Stephen Overell of the Work Foundation: "There is an ongoing hollowing-out of the middle ranks in the British job market – the managers, the administrators. What growth there has been has been driven by the public sector over the last 10 years. With the government's spending cuts, you have to question the future of many of those managerial jobs. For many middle-class people who hang on to their jobs, prospects are not much brighter: In the middle-class workplace, employees' autonomy and discretion have collapsed dramatically compared with 20 years ago. Software is standardising work. There are more procedures and guidelines, more surveillance. People at the top end are doing OK, but the rest feel that their working lives are getting worse. Middle-class employment, you could say, is becoming more like that long endured by the working class".⁽⁵¹⁾ Given the erosion of so many professions (from the law to teaching, hard earned qualifications are not necessarily a requirement to practice any more), the outsourcing of white collar jobs and the elimination of swathes of management jobs, it is little wonder that employment insecurity is not restricted to those at the bottom end of the labour market.

Something's not right: insecurity and an anxious nation

These trends are reinforced in an analysis tracking the average (mean) UK wage of a set of middle class occupations from 1975 to 2013, compared with the average wage across all UK occupations.⁽⁵²⁾ As can be seen in Figure 2, these are still relatively well-paid jobs but what is striking is a clear trend over time toward an erosion of the wage premium. For example, a teacher earned 24 per cent more than the average in 1975 but only 6% more than the average in 2013. There is a surprising amount of variability, with the evidence suggesting that many of these occupations have fared worse than the average and at the same time they have failed to maintain their share at the top of the earnings distribution.

Figure 2: Average (mean) wage of a set of middle class occupations from 1975 to 2013, compared with the average wage across all UK occupations

Source: http://www.policy-network.net/pno_detail.aspx?ID=4622&title=Clinging-on-to-a-middle-class-life



There is a risk that policymakers fail to notice the relative deterioration for a diverse group of occupations that employ workers who are highly qualified and would historically have been able to live a very comfortable middle-class life – but may not be able to sustain such a lifestyle today.⁽⁵³⁾

That employment insecurity now affects so many of 'us' is emphasised by the experience of work-based stress and anxiety. As Anxiety UK notes: "The work place is also known to be a key factor in stress. A study conducted by the International Stress Management Association found that more than half of people in work had suffered from stress over a period of a year. Also, statistics have shown that a quarter of working people had taken time off sick due to stress and that stress is the leading cause of sick leave. Common causes of stress at work include; workloads, long hours, responsibilities, role expectations, bullying or harassment, lack of job security, poor working environment, the organisational structure, career development and lack of support".⁽⁵⁴⁾ Indeed, the Marmot review of health inequalities published in 2010 gave considerable attention to the relationship between work and health and concluded that "*Insecure and poor quality employment is also associated with increased risks of poor physical and mental health. There is a graded relationship between a person's status at work and how much control and support they have there. These factors, in turn, have biological effects and are related to increased risk of ill-health. Work is good – and unemployment bad – for physical and mental health, but the quality of work matters...low paid, insecure and health-damaging work is not a desirable option*".⁽⁵⁵⁾

Something's not right: insecurity and an anxious nation

To understand more fully how employment insecurity is not restricted to those at the bottom of the labour market ladder, however, requires consideration of wider change in jobs in the UK and in particular, the creation of an 'hour glass labour market'.

Insecurity and the UK's hour glass labour market [xxxi]

Since the 1980s the UK economy has been increasingly based on knowledge and services rather than routine production, with new jobs created in large numbers in high-wage professional and managerial occupations, growth also in lower wage service occupations, plus a reduction in middle-wage occupations: in short, there appears to be a gradual hollowing-out of the labour market. This hollowing-out has led some commentators to talk of the labour market as being increasingly structured like an hourglass, and bifurcated into good and bad jobs. There is indeed evidence for employment polarisation, with technological change reducing the demand for routine workers in administrative and secretarial, and process, plant and machine operative occupations. The process of labour market change and polarisation has tended to be experienced differently by men and women. For men in the 2000s the growth in employment share was solely among the three highest wage and the three lowest wage occupations. For women there was very strong growth in employment in professional occupations, supported in large part by increasing public sector employment.

However, more recent changes in the labour market have not resulted in the sharp increases in wage inequality which were seen in the 1980s and 1990s. For men, wage inequality did increase somewhat in the 2000s and this was driven by the faster growth in wages at the top. For women, wage inequality was stable over the period. The recent recession was not the white-collar recession that many commentators were predicting. Employment in professional occupations continued to grow through the recession and into the recovery (although managerial employment has contracted in the early recovery). The large-scale job losses in the recession were in routine manual and non-manual occupations, with the recession accelerating the structural changes which were already reducing these occupations in size. In the early recovery, alongside an increase in professional jobs there has also been growth in the numbers of elementary jobs – jobs which tend to be low-wage. This is important because although the economy has begun creating jobs, a significant number of these are in the low-wage occupations, meaning that those who lose jobs in relatively better paid occupations may have to take work at a lower wage level. The least skilled have suffered in the recession as people with more skills 'bump-down' in the labour market. The pattern of employment growth in the early recovery has important implications in terms of competition for jobs.

The extent of insecure employment therefore has to be seen within the context of the hollowing out and polarisation of the labour market. Insecure employment is thus an experience that affects not only people at the bottom of the labour market but all those in the lower section of the hour glass plus those remaining in the 'squeezed middle'. It even spreads into the lower levels of the top part of the hourglass, as people in that labour market position look nervously over their shoulder as insecurity rises and the prospect of falling within its grasp increases.

The causes of insecure employment

Employment is an excellent example of how insecurity can be seen as the direct result of government policy, meaning that politicians also have the power to redress the situation. It is trite simply to say the labour market has changed and suggest insecurity is an inevitable result of globalisation, economic restructuring, women's participation, migration or any other preferred observable phenomena: it is the pursuit of a policy of labour market 'flexibility' that is of direct relevance.

Something's not right: insecurity and an anxious nation

Flexibility should be a positive idea with promise both for employers and employees alike. However, the reality of UK labour market flexibility has been an erosion over time of assault on employment protections offered to employees that contributed to job security. The situation is illustrated by the fact that sacking workers in the UK is easier to do than it is in China and India.⁽⁵⁶⁾ Zero hours contracts are in some ways the outcome of 30 years' direction of travel. As Shildrick et al.⁽⁵⁷⁾ note, institutions created post 1945 to provide employment protection, for example Wages Councils, have effectively disappeared – or more accurately, been abolished.

Historically, insecure employment can be pictured as dock workers in the East End of London, Liverpool and other UK ports gathering each morning to see who would be chosen by employers to work that day. Modern technology means those on zero hours contracts are summoned by email/text/mobile phone call rather than having to gather outside retail parks or the like, but the stripping away of employment protection in recent decades places them in very much the same position of insecurity.

The final point to make is that insecure employment is not only about the effect on individuals but has a profound effect on the UK economy, development and growth.

High-road and low-road models of economic development

It is possible to divide countries into groups based on whether they take what has been termed a 'high road' approach to economic development, or a 'low road approach'. A high road economy is one where competitive advantage is gained through innovation, skills, and quality of products and services. This involves a high level of investment in skills development, and wage levels tend to be high.

The low-road approach focuses on the achievement of low levels of unemployment through low wages in an economy focussed on mass production. It has traditionally also been associated with low-cost social policies, because those in work would need less assistance. The low-road approach has been typified by the USA, although the UK is also often identified as having taken a low-road approach, albeit to a lesser extent than the US.⁽⁵⁸⁾

It has been suggested that a high-road approach is unsustainable in a global economy. Increased international mobility of capital allows businesses to outsource and relocate in the search for low-cost, flexible labour. Although jobs may be better paid, it is questionable whether they are necessarily more secure, due to the flexibility demanded by developments in the global economy. It is possible that there may still be cycling between employment and unemployment under such an economic regime, and that demands placed on national governments for intervention to limit this or to support those who become unemployed may be an increasing 'burden'.

These criticisms are countered, however, by the finding that the high-road model does not necessarily come with higher production costs.⁽⁵⁹⁾ Although wages are usually higher, the high-road approach fosters a more co-operative environment and higher rates of innovation. Economies that follow a high-road approach are not necessarily uncompetitive internationally. Some countries that follow a high-road approach have better trade performance than countries that follow a more mixed high-road/low-road approach. It is also questionable whether taking a high-road approach always results in high levels of unemployment. The economies of northern Europe which have followed the high-road approach have not necessarily suffered particularly high levels of unemployment, while unemployment in some countries that have followed an approach more closely associated with the low-road have experienced increasing unemployment, combined with skills shortages in certain areas.

Something's not right: insecurity and an anxious nation

Berger⁽⁶⁰⁾ suggests that it is not the high-road approach that is becoming unsustainable but instead the low-road approach. This is because: "Strategies based on exploiting low wage labour end up in competitive jungles, where victories are vanishingly thin and each day brings a new competitor [...] As low end firms that compete on price move from one overcrowded segment of the market to the next, there is virtually no chance of gaining any durable advantage. The activities that succeed over time are, in contrast, those that build on continuous learning and innovation".⁽⁶¹⁾

The message is clear for the UK: insecure employment is a key element within a low-road economic model which promises no chance of durable advantage. A high-road approach based on innovation, skills, and quality of products and services demands secure employment.

Experiencing employment insecurity

To conclude this section, three experiential examples of insecure employment are presented. The first two are direct illustrations of insecurity, beginning with life in the low pay/no pay trap and then insecurity in a traditionally middle class occupation.

"I've never finished a job through me own misconduct just laid off due to lack of work and stuff like that...it's just it all tends to dry up. It makes you wonder if you'll ever find a job that you can actually stick to, you know? It's just a carry on all the time. [and as a specific example of a job as a forklift truck driver] I just ended up getting laid off after seven months. It was just due to the way everything went, like. He was putting in for grants to expand his business and he was getting knocked back so he had to make cutbacks himself. It was a case of last in, first out. I loved it as well...it was just so gutting when I got laid off."⁽⁶²⁾

"Christina Paine, a lecturer at a London university, would love to work full-time but has been on a zero-hours contract for eight years. She has no guaranteed hours, which makes life 'impossible to plan'. In good years, she has worked the same hours as full-time colleagues. In others, she has been given as little as three hours a week and has boosted her pay with trade union work. Unlike the full-timers, Paine is paid only for the hours spent in front of students, and not for preparation, marking and pastoral care. In effect she earns about a fifth of the pay of permanent staff. For some modules that require large amounts of preparation, she has earned the equivalent of the minimum wage. 'The casualisation of higher education has reached epidemic proportions' said Paine, 46, who lectures on music technology. 'People can't get mortgages, they can't pay the bills.'⁽⁶³⁾

This third example speaks to insecurity as a much broader experience within employment, affecting people far beyond those at the bottom of the labour market ladder. A job itself may still be enjoyed but issues around work, income, home and family meld into an insecure life.

"Kim Ormsby is 45, still has young children, and runs the recycling and medical waste disposal for 60 NHS sites across west London. She earns £39,000, about one and a half times the average British full-time wage. Like all but the lowest-paid public sector workers, her pay has recently been frozen by the coalition government for the next two years. 'I'm earning a lot more than I thought I would when I started in the NHS,' she says when we meet for a rushed coffee in the canteen of one of the hospitals she covers. 'Fourteen years ago, I was on £12,000. I've always had savings. But I'm not saving at the moment. In fact, I'm spending my savings. They really have dwindled.' The life she goes on to describe does not sound exactly spendthrift. She and her husband, who has a lower-paid job in the same department, live with their son and daughter in a semi in Rickmansworth, Hertfordshire. They moved to the dormitory town from London two years ago because the

Something's not right: insecurity and an anxious nation

property was cheaper, but their three-bed house needs work. 'Sometimes we sit in the lounge and think, 'God, this is depressing. The wallpaper's peeling – it needs to be stripped.' They own one 10-year-old car. 'We don't talk about money. We just know we haven't got much.' Ormsby is not bleak about everything – 'I really enjoy my job.' But to squeeze in the necessary hours, she gets up at 5.15am, and works for an hour in the evening after the children are in bed. The family summer holiday is one week in France. She knows that not all middle-class Britons live like this. 'We have got some rich friends. They tend to go out more. They have nice holidays; skiing, or somewhere hot.' Does she envy that? 'Yes,' Ormsby says with abrupt intensity. 'I would like to have a decent holiday.' Does she think of herself as part of the same middle class as them? 'Is there such a thing as middle class anymore? It's as if the middle class has just gone like that' – she moves her hands farther and farther apart across the canteen table – 'and the top part should go into the upper class or something.'⁽⁶⁴⁾

Chapter 3:

Financial insecurity

'Annual income twenty pounds, annual expenditure nineteen pounds nineteen shillings and six pence, result happiness. Annual income twenty pounds, annual expenditure twenty pounds ought and six, result misery'. These words may be from a fictional character in a nineteenth century novel (Mr Micawber in Charles Dickens' David Copperfield) but are oft quoted because they contain a strong grain of truth: financial security and happiness are not about a life of luxury but the ability to make ends meet. In more contemporary times, in addition to being able to make ends meet financial security can also be defined as being debt-free, having some savings to meet non day to day expenses and be able to plan for the future. These points will now be considered in turn.

Insecurity and making ends meet

Struggling to make ends meet may previously have been thought of as an issue relevant only to the very poorest but the contemporary socio-economic structure of the UK is one in which even being in paid employment and on an average income is no guarantee of being financially secure – this was evident pre-recession and is even more evident in the current economic recovery. The emergence and rapid growth of 'food bank Britain' is emblematic of extreme financial insecurity. In 2013-14 913,138 people received emergency food from Trussell Trust food banks compared to 346,992 in 2012-13 – an increase of 163 per cent. A recent report on the human right to food notes that "welfare reform, benefit delays and the cost of living crisis have pushed an unprecedented number of people into a state of hunger, malnutrition and food insecurity in the UK". The notion of 'food insecurity' is now commonly used to describe what is happening. But just as zero hours contracts are the visible tip of the insecure employment iceberg, so food banks are the tip of the iceberg in relation to financial insecurity. The depressing finding of the Resolution Foundation's 2014 report on UK living standards is that "It has become harder to live a comfortable life on a modest or even typical income in modern Britain". A surprising research finding by the Smith Institute is that while suburbs are conventionally seen as places of relative affluence, materialism, consumption and conformity, today "poverty is very much a part of our suburbs".

The 2014 Resolution Foundation report on living standards describes how "it is beyond doubt that the best measures of living standards have fallen sharply and to an unprecedented degree since 2009 and it remains unclear at what point in the recovery they will rise again". Some indicators of importance to living standards, such as employment, have greatly outperformed expectations but others, like wages, have seriously underperformed. Of great concern is the fact that future prospects for living standards depend on the extent to which today's squeeze on incomes is cyclical, and the extent to which it is structural, pre-dating the crash. The Resolution Foundation's evidence suggests that "the decline since 2008 has indeed been steep but that some of our problems started before the crash". This is emphasised by the following which was written not in 2014 but 2007: "What is stalking the land is anxiety and fear, especially about money. Middle Englanders are under huge financial pressure. Wages in the middle-income range have ticked up painfully slowly over the past decade".

Something's not right: insecurity and an anxious nation

The rising cost of living

Making ends meet depends on two main factors: the cost of living and income. The rising cost of living is clearly evident as the following points highlight:

- Between 2007 and 2012 food became 30 per cent more expensive;
- the cost of childcare has risen by 66.9 per cent since 2003;
- Between 2004 and 2009 domestic electricity prices rose by around 56 per cent and gas prices increased by around 97 per cent; and
- the cost of education (including uniforms, after-school clubs and university costs) has increased 126.4% since 2003.

The rising cost of gas and electricity led first to concerns about fuel poverty and now the identification of 'Low Income High Costs' households. After taking account of housing costs there are 2.39 million such households but this again represents only the tip of the iceberg as will be seen in considering income and then debt.

Stagnant wages

For most people income means wages and problems with wages are now clearly evident. That work is no longer enough to make ends meet is emphasised in the Social Mobility and Child Poverty Commission's State of the Nation report (2013). The report notes that "For decades, policy-makers worked on the assumption that a job was the best way to get someone out of poverty [but]...Today child poverty is overwhelmingly a problem facing working families, not just the workless. Two thirds of Britain's poor children – compared to less than half in 1997 – are now in families where an adult works. The available data suggest that in three quarters of those, someone already works full-time. The principal problem is that those working parents simply do not earn enough to escape poverty".

This is evidenced by the fact that the UK has one of the highest rates of low pay in the developed world, the National Minimum Wage is now worth £1,000 less in real terms than it was in 2008 and 4.8 million workers earn less than the Living Wage. In addition, there has been significant downward pressure on average real wages. They did not keep pace with economic growth before the recession and there have been significant cuts in real wages since. Real median weekly earnings have fallen by 10.2 per cent since 2009 and are now lower than in 1997. The situation is unlikely to improve given that forecasts for wage growth remain weak.

The erosion of social security

For those not in work, the situation is even worse. While under New Labour there were significant improvements in the real value of out of work benefits for families with younger children, Coalition Government policy includes unprecedented cuts in benefits. To cite just one example of how very low incomes are being reduced even further, around half a million families face a cut in Housing Benefit via the under-occupation penalty plus a reduction in Council Tax Benefit. The level of benefits for an out-of-work adult without children now covers only 40 per cent of what the public considers to be a minimum standard of living. For families with children this figure is no more than 60 per cent. Nevertheless, most benefits are being increased by less than inflation for three years. A further element is the growing use of increasingly harsh sanctions against those in receipt of benefits, with the rate of sanctioning doubling under the Coalition Government. In the period 22 October 2012 to 30 September 2013 over half a million people received a sanction thereby directly reducing their income, with it being argued that it is the most vulnerable who are most affected.

Something's not right: insecurity and an anxious nation

While a key theme of this report is that insecurity is a problem for 'us' not just 'others' it is important to recognise that national averages mask huge variations between geographical areas and different groups. This is illustrated by drawing on the first report from a three-year project tracking single parents' experience of making ends meet. Headline findings regarding single parents include: incomes dropped by six per cent between 2010/11 and 2011/12; the rising costs of household essentials takes up a third of spending; more than half (55 per cent) reported running out of money before the end of almost every week/month; and almost nine in ten (87 per cent) had borrowed money or sought emergency welfare support in the last year. But the key point that financial insecurity is an issue that affects a majority of the population is emphasised when assets and debts are considered.

Scarce savings and mountains of debt

Financial security means not only being able to make ends meet but being debt-free and having some savings: but in contemporary Britain the exact opposite is the case with savings scarce but debts so widespread as to be called a 'debt mountain'.

With regard to savings, a third of adults in the UK would not last a week if their income was to suddenly stop as they have little or no savings to fall back on. Almost nine million households have less than £250 in savings, and a quarter of these have no savings at all. Based on monthly spending of £1,500, someone with just £250 in reserve would last only five days before running out of money. Average savings fell by 17 per cent between 2009 and the end of 2012, standing by the latter date at £1,678 – enough to cover expenditure for 1.27 months. Savers surveyed by ING said that the main reason for declining savings was the need to pay for everyday living expenses. Energy bills, grocery shopping and petrol costs were named as the three biggest reasons for dipping into savings. Ill health over winter also stopped people being able to save. According to estimates, more than 2.56 million people lost earnings due to the norovirus or winter flu in 2012/13. This cost them around £227 in lost earnings, and one in 10 of them used savings to plug the gap.

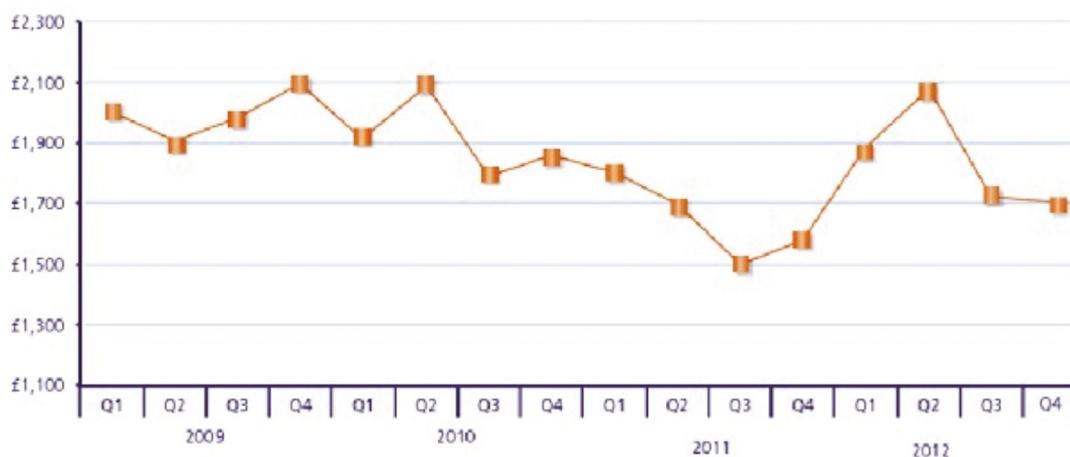


Figure 3: Average adult savings, 2009-2012

Source www.telegraph.co.uk/finance/personalfinance/savings/9873834/How-Britain-is-giving-up-on-saving.html

Even an average level of savings is therefore insufficient as a nest egg for future comfort or a safety net for use on a 'rainy day' and the idea of 'financial shock' is highly relevant here. In short, making ends meet may be a challenge in itself but unexpected expenditure/non day to day spending brings with it an additional set of

Something's not right: insecurity and an anxious nation

problems. As Lister explains in relation to people on low incomes: “without any financial cushion, even a small mishap like a broken washing machine or fridge can upset the precarious financial equilibrium of making ends meet on a low income. The short-term answer is often to use credit, which can create its own longer term problems, notably debt, and reduces further the ability to make ends meet”. For those in receipt of benefits the abolition of the social fund and withdrawal, after only two years, of the money devolved to local authorities to provide alternative support, will increase this kind of insecurity even further.

But this is most definitely also a ‘middle class’ problem not just one facing those on low incomes. The people who are most at risk of falling into debt are not the unemployed but “Those on average income, families with children and people in full time work” while 51 percent of people “feel like they’ve been juggling their finances all year”. The key signs of financial difficulty - signs that people are on the edge of tipping into problem debt - are: using credit to keep up with essential bills; using credit to keep up with existing credit commitments; using credit to last until payday; making minimum payments on a credit card for longer than three months; falling behind on essential bills; and regularly facing late payment charges (ibid). While a dramatic change of circumstances such as redundancy and relationship breakdown remain important in leading to debt problems, the Step Change debt charity’s analysis also includes as drivers of debt several issues already discussed in this report, including: insecure employment; stagnation of middle incomes; and major increases in private rents, energy bills and childcare costs.

The UK’s resultant ‘mountain’ of personal debt is illustrated by the following points:

- Outstanding personal debt stood at £1.435 trillion at the end of December 2013;
- someone is declared insolvent or bankrupt every 5 minutes and 3 seconds;
- a property is repossessed every 18 minutes and 15 seconds; and
- 15 million people are falling behind on bills and using credit to pay for essential costs.

Debt problems are likely to increase. With forecasts for wage growth weak and ongoing reductions in state support defining the recovery for a large swathe of Britain, both thereby dragging on household incomes, “this raises concerns about the level of debt that still sits with households who are already close to the edge, suggesting problems when interest rates start to normalise”.

For example, households with high mortgage repayments (defined as 35 per cent of pre-tax income) currently represent just 8 per cent of all those with mortgages. However, if interest rates were to rise by 2.5 percentage points and incomes remained unchanged the proportion of households with high mortgage repayments would increase to a more significant 16 per cent. Further increases in interest rates would lead to larger numbers again facing high mortgage repayments in addition to other rising living costs.

To emphasise a theme of this report, the financial position of households has implications not just for individuals but the UK economy, development and growth. There are direct implications for both monetary and financial stability. The ease and cost of access to new borrowing affects households’ ability to bring forward spending, and high debt levels can make household consumption more sensitive to shocks such as unexpected changes to their income. Also, households’ ability to service their debts, and the extent to which they find debts a burden, can have important implications for the stability of the financial system. Financial insecurity is a problem not just for individuals but for the UK’s entire financial system.

Something's not right: insecurity and an anxious nation

The causes of financial insecurity

That the worsening financial position of those in receipt of social security benefits is directly attributable to decisions made by government, is self-evident. It is government that decides benefit levels and the rules governing social security and thereby dictates the financial security/insecurity of citizens in receipt of them.

With regard to wages, the abolition of bodies that were concerned with protecting wage levels, the promotion of flexibility and failure to protect the real value of the National Minimum Wage have already been noted. Policy levers to redress problems with wages are also self-evidently available to government.

Similarly, interest rates and tax rates are policy levers used by government to pursue different goals and are available to redress financial insecurity.

Rising energy, food and other prices are more complex but government is most certainly not powerless. For example, government determines levels of taxation both on income and consumption. Support for energy-efficient home building/improvement is clearly within the power of government. Similarly, the cost of public transport versus private motoring and many other factors relevant to the cost of living are affected by government decisions.

Government policy shapes the socio-economic framework. Britain is pursuing a high living cost, low income, high debt, low savings approach. It is equally within the power of politicians to create a very different socio-economic framework which provides financial security not insecurity and its attendant problems.

Experiencing financial insecurity

Three examples of experiencing financial insecurity are presented, illustrating themes that have been discussed.

Benefits and hunger

This case study is from the food bank charity The Trussell Trust and illustrates issues around the inadequacies and harshness of the benefits system:

“Edna, almost 60, was referred to the food bank by a cancer charity after her Employment Support Allowance was replaced by Job Seeker’s Allowance. Despite having undergone radical surgery to remove cancer last year and suffering from arthritis and depression following the recent death of her brother, Edna was told she was fit for work. She has been applying for jobs with little success and feels that her age has reduced her employability. She is also concerned that she would not be able to physically cope with a job and is appealing the decision but this is expected to take weeks. Edna lives alone and has sold her TV, a main source of company for her, to help put food on the table and has been eating plain pasta or couscous as it’s all she can afford. She contacted the food bank with just £8 left to last her five days”.

Something's not right: insecurity and an anxious nation

Financial insecurity despite being in work

That this second example, which relates to someone in paid employment, is also taken from the Trussell Trust food bank charity in itself illustrates how inability to feed one's family affects those in work as well as the unemployed.

"A pretty village in the Cotswolds is not where you expect to find poverty but...After time off [from his job as an agricultural engineer] due to a back injury, Ed struggled to find enough work to pay the bills. When the school holidays began and the children did not have access to free school meals, Ed and [his partner] Lizzie started going without food to make sure that the children were fed. North Cotswold Foodbank manager James Milton says: 'The combination of higher living costs and lower earnings puts immense pressure on working people in rural communities. The majority of our clients are working families'".

Middle class financial insecurity and problems as pre recession

In presenting a case study of 'middle class' financial insecurity it is interesting that this was evident prior to the recession, underlining both that financial insecurity reaches far up the UK's socio-economic hierarchy and that it is not simply a 'recession' issue.

The example is from an article by John Harris in 2007 in which he explains how Sebastian Cresswell-Turner, had recently written angrily in The Times that he and his apparently well-heeled friends – privately-educated, and from stereotypically upper middle-class backgrounds – were struggling financially:

'The poor aren't the only ones who are getting poorer. Whole swathes of the professional classes are, too. As an unmarried and badly paid knowledge worker, I live in a rented room in Hammersmith and have no hope of ever buying a home anywhere. Indeed, when I return to the agreeable parts of central London that I know so well from earlier periods of my life, I realise that I am looking at the attractive stucco houses in just the same way that a tramp [sic] looks through a restaurant window at a group of people enjoying a carefree meal. I am effectively an exile in the city where I was born'.

The mention of housing leads into the next section which deals specifically with that issue.

Chapter 4:

Insecurity and housing

Housing is a further excellent example of how the lens of insecurity enables us to understand the sense that 'something's not right', and which affects a majority of 'us' whereas narrow traditional policy concerns such as homelessness are experienced by relatively small proportions of unfortunate 'others'. Housing policy is also a good illustration of themes running through this report: change at the level of political economy and choices between different forms of capitalism; impacts being not just on individuals but on UK economic growth and development; and that government and politicians have within their power the ability to intensify current trends and problems – or redress them. As Dorling puts it:

"In the past in the UK we had greater freedom over where we could live. Fewer areas were too expensive to live in, and there were far fewer areas that you would desperately try to avoid living in. Far less of our income was spent on housing, and we did not need to rely on our homes to provide us with financial security in our old age [...] We all need a home to go to, whether we are of school age or of pensionable age, in good health or poor, not paid, badly paid, or well paid. When our housing feels insecure, we feel insecure".[i]

This section begins with an overview of housing change and then focuses on two themes: insecurity and affordability; and insecurity and the growth of the private rented sector.

From a secure home to a dependent generation

Provision of a good supply of decent quality, affordable housing with security of tenure was one of the key pillars of the Cradle to Grave years from 1945 through to the 1970s. In 1943 Beveridge declared that "adequate and healthy housing presents the largest single objective for desirable outlay after the war and affords the largest scope for raising the standard of life, health and happiness".⁽⁶⁵⁾ This led to the post war council housing programme under the Attlee government's Minister of Health, Aneurin Bevan, with 1.25 million council houses being built between 1945 and 1951. Harold MacMillan, a Conservative, built more council housing than any Minister in history.

The shift in the political economy in the 1980s and the rejection of managed capitalism, however, brought with it a new approach on housing and in particular, promotion of 'a property owning democracy' and emphasis on owner-occupation. Generous discounts offered to council tenants to buy their home drove an upsurge in owner-occupation as opposed to renting, with more than 2.5 million social homes being transferred to home ownership. By 2002 70 per cent of all dwellings were owner occupied.⁽⁶⁶⁾

Since 2002 there has, however, been a downward trend in owner occupation and more recently a very particular and significant increase in privately rented properties. Owner occupation remains the largest tenure group with 14.8 million dwellings, comprising 64 per cent of all dwellings (and is high both by historical and international standards) but the downward trend in owner occupation self-evidently means an increase in rented accommodation. At 31 March 2013, of the 23.2 million total dwellings in England, 2.3 million were rented from Private Registered Providers (PRPs) and 1.7 million were rented from local authorities. This continues the trend from previous years of a reduction in the number of dwellings rented from local authorities and an increase in the number of dwellings rented from PRPs and partly reflects the direct transfer of some local authority housing to the PRP sector. The numbers and proportion of privately rented dwellings have been rising in recent years, and in 2012, were higher than the level in the social sector, comprising around 19 per cent of the total.

Something's not right: insecurity and an anxious nation

On the face of it, owner-occupation has proved hugely popular and rising house prices became associated with a sense of increasing personal wealth. A mixed market of owner occupation, social and privately rented accommodations appears to suggest choice. And a booming housing market was seen as fitting with a sense of national economic prosperity. In reality each of these positives has proved to be false.

A previous Compass report^[iv] has demonstrated how, since 1979, housing policy has in fact been built on three unsustainable pillars:

- The over-promotion of home ownership as the 'natural' tenure of first choice and the relegation of social housing to a residual tenure of last resort;
- the transfer of housing subsidies from economically beneficial bricks and mortar development to those that support housing costs and from housing consumers to landlords and private financial institutions; and
- challenges to the reputation of social housing and its tenants with associated 'skivers' rhetoric coupled to punishing social security cuts that are biting deep into social housing communities.

The consequences, as explained in the Compass report, are diverse. For example, the effect on the UK economy has been that investment has been held back by locking capital in residential property at a greater rate than for most of our competitor economies. Rather than capital being invested in entrepreneurship and innovation, it has been soaked up in the housing market. At an individual level, property bubbles since the late 1980s have been the incubators of ramped-up personal debt meaning notional housing wealth funded increased consumption but not financial security or prosperity. Indeed, while other forms of assets such as pensions and savings have declined in value, millions of people have perceived their home as their main form of security: but it is in fact a precarious form of asset given price fluctuations and impractical as a financial asset given the need to live somewhere. Meanwhile, the transfer of subsidies from house building to payment of Housing Benefit (HB) has both fuelled the lack of supply of housing and the increasing cost of HB. There is particular concern about generational impact, which will be discussed shortly, and the notion that there is now a 'dependent generation' of young people who are unable to establish fully independent adult lives for themselves.^[v] But two particular issues have arisen: affordability and insecurity as will now be discussed in turn.

(Un)affordable housing

It is widely acknowledged that there is an affordability crisis in UK housing, with the following quotation summarising this well.

Middle and lower income families, those typically earning between £20,000 and £40,000, "were once able to afford a decent, family home of their own. Not any more...73 per cent of these families are unable to afford the mortgage on a local three bedroom home. Instead, more and more low to middle income families are living in insecure private rented accommodation, worrying whether their short tenancy will be renewed or their landlord will put up the rent. Other low to middle income families are stuck on the lower rungs of the property ladder, unable to afford enough space for their family".⁽⁶⁷⁾

Something's not right: insecurity and an anxious nation

There is also great concern about generational impact. For example:

“Young people are increasingly squeezed out of the housing market. Affordable housing in both the private and social rented sectors is in short supply and buying a home is out of the reach of many, at least until they are into their thirties. They face a more drawn-out process of moving towards independent living than previous generations, which has prompted some commentators to question whether we can rely on traditional notions of young people's journeys or pathways through the housing system”.⁽⁶⁸⁾

To deal with owner occupation first, Figure 4 illustrates the main measure of affordability in the housing market - average wages to house prices at median and lower quartile levels - have barely fallen since the Credit Crunch and stand today at 6.7 and 6.6 respectively.⁽⁶⁹⁾ Combined with the need for large deposits to access mortgage finance, and despite the Government's 'Help to Buy' scheme announced in the March 2013 Budget, high house prices continue to shut out many first time buyers.

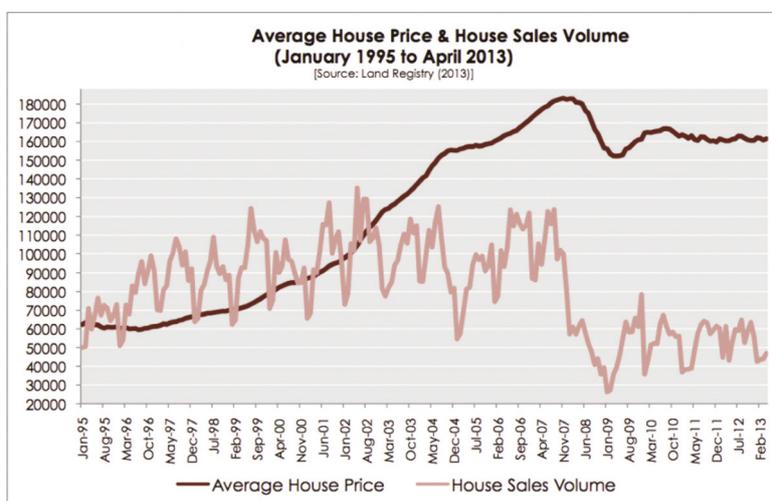


Figure 4: Average House Price & House Sales Volume, 1995 -2013

Source:<http://www.compassonline.org.uk/wp-content/uploads/2013/07/One-Nation-Housing-Thinkpiece-77.pdf>

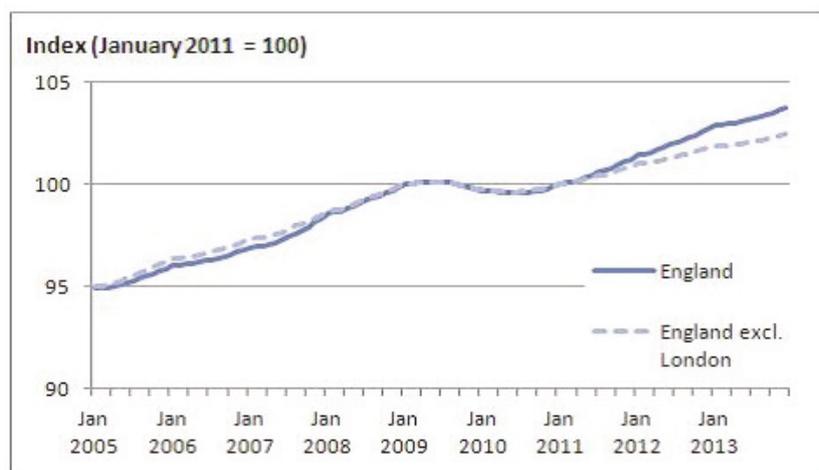
House prices have remained high because volumes of house sales have collapsed which, coupled with insufficient housing supply and stagnant households incomes, has meant that affordability problems remain entrenched. The over-promotion of home ownership has ramped-up affordability problems. Despite home ownership falling back and average house prices dipping since 2008, the housing market is barely more affordable today than five years ago.

Turning to rent, rents in the social housing and private sectors have risen much faster than the rate of inflation since the late 1980s. The issue of affordability in relation to rents is illustrated in the Office for National Statistics' Index of Private Housing Rental Prices, published in January 2014.⁽⁷⁰⁾ Figure 5, covering private rents in England, shows three distinct periods over the last decade: rental price increases from January 2006 until November 2009, rental price decreases from December 2009 to November 2010, and increasing rental prices from December 2010 onwards. When London is excluded, England shows a similar pattern but with slower rental price increases

Something's not right: insecurity and an anxious nation

Figure 5: Index of Private Housing Rental Prices, 2005-2013

Source: http://www.ons.gov.uk/ons/dcp171778_349607.pdf



This leads into tenancy issues more generally.

Renting and insecurity

The increasing reliance on rented accommodation incorporates a major shift of its own - the decline of social housing and the growth of the private rented sector. Over the last thirty years social housing has declined to only 17 per cent of all homes with a fall from 6.6m homes to 4.5m at a time when waiting lists have grown to 5 million applicants.⁽⁷¹⁾ Within this downwards trend, the proportion of social housing managed by housing associations has increased to more than 55 per cent: up from 7 per cent thirty years ago. Local authority housing has been in decline. This has resulted from housing associations being established as the main providers of new social housing via the Housing Act 1988 and the transfer of housing stock to housing associations, community-based agencies and arms-length management organisations.

Alongside waning social housing, the private rented sector, in decline since the 1920s, has seen a revival in recent years. After reaching an all time low of 9 per cent of all housing in 1989, private renting re-established itself at 17 per cent of homes in 2012, due mainly to the growth in buy-to-let on the back of the housing booms post-1997.

With the number of households in the private rented sector (PRS) having doubled in a decade and concern increasing about insecurity and other problems, a recently published study spent 19 months tracking the experiences and wellbeing of 128 people who had been rehoused in the PRS following a period of homelessness.⁽⁷²⁾ The research found that people moving into PRS properties felt that their tenancies should be home, with the notion of home including the ability to have hot water and heating, comfort, safety and security as well as control over the environment. People wanted somewhere they could achieve stability. Stability was linked to the ability to stay somewhere long-term and settle down. This would enable them to make positive changes and plan ahead. But the research found that in the majority of tenancies, these needs were not met.

Something's not right: insecurity and an anxious nation

This impacted on housing satisfaction to the extent that two thirds of people were unhappy with the original tenancy they were moved into. While the study specifically explored the experiences of previously homeless people, it uncovered issues in the PRS relevant to anybody living in it, and identified a long list of problems as follows.

- Every home had a condition problem. Some were extremely severe and many got progressively worse. The most common problems were damp and mould. This made homes very cold and had impacts on people's health, with people reporting developing new illnesses, such as asthma, and having difficulty recovering from them. (emphasis added throughout)
- The majority of people had to deal with problem landlords. Landlords became increasingly unresponsive to repair requests over the 19 months. Some didn't do them, some became aggressive or threatening and some charged fees for repairs. This included not addressing gas leaks and boiler problems, as well as poor general maintenance including leaking roof space and exposed electrical wires.
- Some people were moved into very cramped, unsuitable accommodation. Parents and children, including teenagers, were forced to share bedrooms and beds with each other. This had significant disruptive behavioural and mental health impacts.
- The PRS was an expensive tenure, with many costs associated with moving into and maintaining a home.
- Poor conditions made homes cold and increased heating costs. Landlords requested that tenants open windows or keep heating on to combat damp which made these costs worse.
- People struggled with household costs such as energy and food. To manage them they went without food, lighting and heating on a regular basis.
- The majority of people had no savings and many got into debt, some when they were desperate or had a one-off cost such as replacing white goods or school uniforms. Many borrowed money from family members or took out loans. Debt caused stress and anxiety.
- Living in the PRS had a serious impact on many people's wellbeing. Managing the challenges associated with the PRS made them feel anxious, stressed, and worried about the future.
- People's confidence levels about achieving a long-term home and housing stability dropped once the reality of living in the PRS became evident.
- Poor conditions, landlord behaviour and short-term contracts all impacted people's confidence and anxiety levels.
- Problems people faced made them feel insecure and as if they were constantly struggling which had a profound impact on their wellbeing over time.
- This particularly impacted vulnerable people, who found it harder to manage the challenges.
- For the fewer people who had a better experience of their property or felt it met their needs, concerns about stability and tenancy security were still an issue because they worried that their tenancy could be ended at short notice by the landlord.

Something's not right: insecurity and an anxious nation

- Being on low incomes also exposed people more to the risks of the PRS and made them feel more vulnerable because they were less able to find and afford an alternative solution when they needed to move or if this became likely.
- People with vulnerabilities found it particularly hard to cope with the problems in the PRS, because they already had specific challenges and health risks which they had to deal with on a daily basis.

The research findings clearly indicate that the PRS is not providing a decent quality secure home for all who need one.

Housing insecurity and government action

That government has a great deal of power over housing security/insecurity is obvious. Government determines housing law such as regarding tenure, property standards and so on. Government determines what help is available with mortgage repayments when a person loses their job. For those looking for a fuller account, Dorling[xii] provides a detailed analysis of how current trends such as the growth of the private rented sector relate to Coalition Government policy. Perhaps the most important point to make here is that the post-war building programme and the 1980s Right to Buy transfer of housing from the public sector to owner occupation is a testament to what can be achieved when there is political will and courage to act.

Experiencing housing insecurity

Three pieces of experiential evidence, from very different sources, are presented highlighting key issues of (un)affordability and insecurity.

Lost business, lost home

“My husband had his own company and it wasn't making money, he buried his head hoping it would change but it didn't. We ended up having to sell before our house could be repossessed. Then we rented for two years but this used up all our savings and we had nothing left. At one point we were maybe a month away from actually being homeless”.

“I work as an accountant and the rent we're paying uses up all of my salary each month. We don't get any financial help as we are just on the border and I work full time; we fell through the net. But we're constantly robbing Peter to pay Paul. I've sold jewellery, we try and get stuff on eBay, anything just so that we can buy food”.

“At this rate we're going to end up living in the car...that is if we still have it. We're a typical middle England family. We had a beautiful house and a good standard of living and the whole lot has gone. I'm worried about the effect it will have on my daughter. She's seen the changes we've gone through. I don't want her to end up in a B&B”.

“We've always worked and my husband is applying for every job going at the job centre but no-one gets back. The stress is ruining his health”.

“It's the insecurity that is so awful, the not knowing what will happen next. It's so scary”.⁽⁷³⁾

Something's not right: insecurity and an anxious nation

Affordability: "Once, Pimlico was proof of failure – now it's a delusional dream"

"House prices started to rocket before I left school and in most middle-class areas have hardly been dented since. When I started looking to buy my first flat in my late twenties I had a budget of about £80,000...My parents, who had bought their first house in 1972 for – I type this with nerveless fingers – under £10,000 (less than three times their joint income), wondered happily what colour I would paint my cloisters and helipad. Meanwhile, I put down more than their purchase price as a deposit on a paper-walled, one-bedroom flat in an area where the unlikelihood of murder just about outweighed the costs of the extended commute to my job. Nowadays the cost of their house probably wouldn't buy that annual travelcard.

In Oxford house prices have risen 88 per cent in a decade. The price-to-earnings ratio of the average London home has risen to eight (outside the capital it's five, which is still pretty punitive).

In fact, when it comes to housing, even among couples who have been bringing in alpha salaries from the get-go, whimpers of discontent are emerging as they find they can no longer compete with oligarchs' adoption of London's buildings as a new reserve currency. Home ownership among the under-forties is plummeting.

As one friend put it, "*Once, Pimlico was proof of failure – now it's a delusional dream*".⁽⁷⁴⁾

Housing insecurity and anxiety

"The private rented sector is notoriously unstable. Renters typically have short contracts of six or perhaps 12 months. Rent increases are unpredictable. The life of the private renter is typically unstable, insecure and blighted by anxiety. I regularly meet families who tell me that they are living in substandard properties that are damp and overcrowded, and that their accommodation is making their children ill. They tell me that, for all this, they struggle to pay extortionate rent. They tell me they fear eviction. They tell me that they are desperate, and they are".⁽⁷⁵⁾

Anxiety is the specific focus of the next chapter.

Chapter 5:

Experiencing insecurity - worry, stress and anxiety

This chapter focuses on how insecurity is experienced and is manifested in relation to another fundamental aspect of life – health and in particular, anxiety. This is a field where again in the 1990s attempts were made to understand and make sense of trends that had emerged in the 1980s. A good example is the collection of essays in *The Age of Anxiety*⁽⁷⁶⁾ and a few years later another volume with the same title but focused on conspiracy theorising as a response to uncertainty and anxiety.⁽⁷⁷⁾ While discussion of themes of powerlessness, sense of being overwhelmed and identification of anxiety as a growing problem remain highly relevant, what was not foreseen was the ‘epidemic’ that is now evident. A particularly helpful new contribution that captures well the problem is Stossel’s (2014) *My Age of Anxiety*⁽⁷⁸⁾ which will be drawn upon as follows.

The extent of the problem - an anxious nation

Few people today would dispute that chronic stress is a hallmark of our times or that anxiety has become a cultural condition.⁽⁷⁹⁾ This ‘condition’ has become a staple for newspapers from the Daily Mail’s ‘Eight million Britons suffer from an anxiety disorder’,⁽⁸⁰⁾ ‘Living with Anxiety: Britain’s silent epidemic’ in *The Observer*⁽⁸¹⁾ through to the Daily Telegraph’s ‘Anxiety levels for UK’s teenage girls at an all-time high’.⁽⁸²⁾

The extent of the problem is now acknowledged by government: “At any one time, roughly one in six of us is experiencing a mental health problem. While that is a staggering figure in itself, mental health problems are also estimated to cost the economy an eye-watering £105 billion per year”.⁽⁸³⁾ There are a plethora of data that can be drawn upon, including the following points:⁽⁸⁴⁾

- Anxiety disorders are very common in Great Britain - 1 in 6 adults has experienced some form of ‘neurotic health problem’ in the previous week
- The most common neurotic disorders are anxiety and depressive disorders
- More than 1 in 10 people are likely to have a ‘disabling anxiety disorder’ at some stage in their life
- Last year in Britain over 53 million prescriptions were issued for antidepressants, a record high and increase of 24.6 per cent since 2010⁽⁸⁵⁾
- The impact of depression on a person’s functioning is 50 per cent more serious than the impact of angina, asthma or diabetes
- 40 per cent of disability worldwide is due to depression and anxiety
- The Psychiatric Morbidity Survey (last conducted in 2007 and to be undertaken again in 2014) indicates that there are three million people in the UK with depression as their primary problem and three million with an anxiety disorder
- Only 25 per cent of those with a common mental health problem are currently receiving treatment for it
- Just 15 per cent of people with mixed anxiety and depression – the most common anxiety-related diagnosis - are currently receiving treatment for it

Something's not right: insecurity and an anxious nation

- There was an increase of 12.8 per cent in the number of people experiencing an anxiety-related common mental health disorder, in the 14 years from 1993 to 2007
- 800,000 more people qualified for a diagnosis of an anxiety disorder in 2007 than in 1993
- In 2011 6,045 people in the UK committed suicide⁽⁸⁶⁾
- The UK suicide rate increased significantly between 2010 and 2011⁽⁸⁶⁾
- Suicide is the leading cause of death for men aged 20-34, and 35-49⁽⁸⁷⁾

If we add to these 'staggering' and 'eye-watering' figures non-clinical levels of worry and stress and people affected by living with someone suffering from either diagnosed or undiagnosed anxiety related problems, it is difficult to conclude anything other than this is again an issue that affects not unfortunate others but a majority of the population. As Stossel (2014) puts it, primary care physicians report that anxiety is one of the most frequent complaints driving patients to their offices – more frequent, by some accounts, than the common cold.

The causes of modern anxiety⁽⁸⁸⁾

While anxiety has always been of the human condition, the extent of the problem is most certainly a modern phenomenon – as is discussion of it. As recently as 30 years ago, anxiety per se did not exist as a clinical category. In 1950, when the psychoanalyst Rollo May published 'The Meaning of Anxiety', he observed that at that point only two others, Søren Kierkegaard and Sigmund Freud, had undertaken book-length treatments of the idea of anxiety. In 1927, according to the listing in Psychological Abstracts, only three academic reports on anxiety were published, and as late as 1950 there were only 37. Today, thousands of reports about anxiety are published each year and several academic journals are wholly dedicated to it.

But what is the relationship between endemic anxiety, insecurity and the "On Your Own" society? The psychological field remains riven by disputes over what causes anxiety. Explanations include: pathological anxiety as a medical illness, as Hippocrates, Aristotle and modern pharmacologists argue; a philosophical problem as contended by Plato, Spinoza and cognitive behavioural therapists; a psychological problem which is a product of childhood trauma and sexual inhibition, according to Freud; and as W.H. Auden, David Riesman, Erich Fromm, Albert Camus and scores of modern commentators have declared – a cultural condition and a function of the times we live in and the structure of our society.

Stossel's answer is that anxiety is all of these things: but the relationship between individual psychology and the structure of the socio-economic framework within which we live our lives remains critical. Stossel provides evidence of his own genetic disposition to anxiety and individual psychological 'wiring', but at the same asks whether anxiety is in fact a natural response to the times we live in: the threat of hijacked planes, dirty bombs, underwear bombers, chemical attacks, and anthrax, Sars, swine flu, drug-resistant tuberculosis, the prospect of climate-change-induced global apocalypse, and the abiding stresses of a worldwide economic slowdown and of a global economy undergoing seemingly constant upheaval. Stossel asks whether in our post-industrial era of economic and social uncertainty is it not normal – adaptive even – to be anxious?

This returns us to a distinction made above – between insecurity understood as accident and chance (e.g. catching swine flu, being on a hijacked plane) and the security/insecurity balance within the socio-economic framework, which is most certainly neither accident nor natural occurrence and is very much within the power of government to affect. To attribute a direct causal link between increasing socio-economic insecurity and increasing anxiety may never be possible on an empirical basis. But the evidence does suggest that increasing anxiety has gone hand in hand with the shift from Cradle to Grave security to the 'On Your Own' society . And

Something's not right: insecurity and an anxious nation

that shift was something about which politicians faced choices and made decisions to pursue. Redressing insecurity is similarly within the power of politicians.

Experiencing insecurity and anxiety

There is a vast amount of experiential evidence that can be drawn upon. As already noted, themes covered in the section appear regularly in the media. To take just one example, the sense that 'something is wrong' is illustrated in an article in the Sunday Times. The author discusses her feeling of being constantly tired and the similar experience of her friends. This is not directly described as anxiety nor attributed specifically to feelings of insecurity. But what the following quotation expresses clearly is how despite having a job, no financial difficulties, no specific problem such as relationship breakdown, health and so on, there remains a feeling of worry and that rather than looking confidently to the future we are beset by anxieties:

"I don't have commitments, so my time is my own, but I'm completely exhausted, in hyper-alert mode with no sense of calm...I feel I'm constantly under pressure to catch up with work, the box set I should watch, the books I should read, the friends I should meet, the quality time I should spend with myself. And there's that funny sense of alienation - I want to keep up so I feel included, so I spend hours on my computer searching for something I'm never going to find".⁽⁹⁰⁾

What is also evident is that the feeling something is wrong is very much a mainstream feeling – experienced even when on the surface there is no immediately apparent problem. It is not about 'others', those at the margins of society, those on the very lowest incomes or with the most extreme problems: these are issues that affect a majority of 'us'.

The following illustrative example encapsulates the core themes of this report and is in some ways insecurity personified; it also shows how silo'd debates about employment, household finance, housing and health miss the rather obvious point that people's experience is not neatly separated out into being an employee, house-buyer/tenant, consumer and so on but as an individual for whom these different elements overlap, interweave and meld. It is taken from a longitudinal academic research project into indebtedness, and is a composite picture compiled from the researcher's notes of interviews conducted with the interviewee over three years.[xvi] Using the interviewee's own words it captures the vulnerability of life in the 'On Your Own' society and the socio-economic realities of insecurity where going from a 'nice life' to a 'nightmare' is a fear and fate we all face.

'It all began by tripping at the top of the stairs. Can you believe it? Just tripping over was all it was. I was coming down stairs and to this day don't know if I caught my foot or what but suddenly I was head over heels falling down. I broke one leg and badly damaged the other knee. I worked in hotel management. It wasn't sitting in an office all day, you had to be all over the place sorting out problems, organising staff, checking things. The hotel was fine to begin with but then the hospital started saying 'your legs aren't healing, other problems are developing' and they [the hotel] didn't want to know. Their attitude was 'sorry and all that but we've got a hotel to run'. As soon as the sick pay ended I was out on my ear. I'd never been on the dole before, worked since I was 16. Living on benefits is supposed to be cushy but I was shocked. A measly bit of money, no help with the mortgage and the attitude on them you wouldn't believe. From day one I was struggling. Electricity, mortgage, the rates; there just wasn't enough coming in. I'd always been careful with money. Never had loans or credit card bills. But what I was getting from the benefits just wasn't enough. You can't understand the pressure of sitting there knowing you can't pay your mortgage and how that makes you feel and the worry, worry, worry and in the end I cracked. Got carted off to the loony bin. That did help a bit because with having my son social services got involved and I started to get some help with the mortgage and meters were put in for the gas and electric. I'd used all my savings to try to keep paying the mortgage and then my sister helped as much as she could. My partner moved in but we'd always been more like friends and living together was a disaster and he cleared off completely. I sold my car, jewellery, everything I

Something's not right: insecurity and an anxious nation

could think of. But look at us now. Freezing cold house. Still can't walk or stand properly and having to wait for yet another operation. Bottles here of painkillers, tablets to stop infection, tablets for the depression. The mortgage company have had enough too. I've been taken to court and unless I can magically find the money for everything I owe that's the house gone. I went to the council and they said I could get a flat in [a tower block on a large social housing estate]. It's horrible. I used to have a nice life. Car. Holiday every year. Good job. It feels like that was a different person, a different life. Almost like a dream because my life now is just a nightmare and it keeps on getting worse.'

The next chapter turns to evidence on public attitudes to insecurity.

Chapter 6:

Public attitudes to insecurity

There is relatively little research which asks directly about insecurity as the broad experience it now is but in reviewing available sources, primarily the British Social Attitudes (BSA) survey series, three important points are evident and will be considered in turn: the one available example of attitudes towards security/insecurity shows overwhelming (95 per cent) preference for security over insecurity; only a very small minority (at most 9 per cent) support the 'tax and service cuts' approach of the current government; and public attitudes provide strong evidence for support of issues related to providing security. An additional point is how increasing insecurity affects attitudes.

Public preference for security over insecurity

The one question asked in BSA surveys which is directly relevant to security/insecurity relates to employment and is unequivocal in finding huge support for security over insecurity. The question is simple: 'How important is job security?' The question is asked only of those in employment and last featured in the 2005 BSA survey. Table 1 shows the findings from the BSA survey. An overwhelming majority of people - 95.3 per cent - say job security is important/very important while only 0.9 per cent say it's not important/not important at all. The preference for security over insecurity is indisputable.

Table 1: The importance of job security

How important is job security?	
Very important/Important	95.3%
Not important/Not important at all	0.9%
Neither important/unimportant	3.9%

Source:

www.britisocat.com/BodyTwoCol_rpt.aspx?control=CCESDMarginals&SurveyID=21&Var=JBIMSECR&LangID=0&CountryID=4

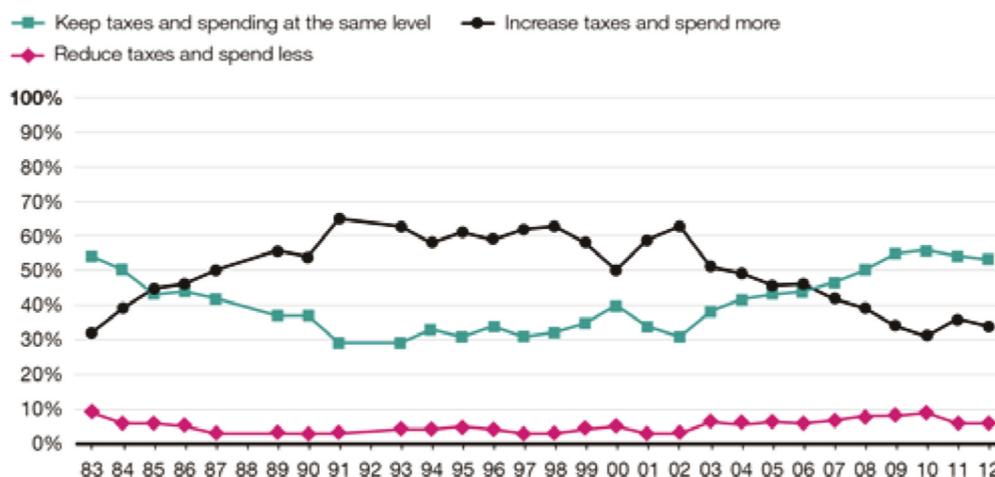
The second point to make regarding public attitudes is that only a tiny minority of people support the 'cut services and taxes' approach of the current government as articulated in the quote from George Osborne in the Introduction. Every BSA survey since the first one in 1983 has asked respondents to say which one of three options they would want government to pick if it had to choose between them: reduce taxes and spend less on health, education and social benefits; keep taxes and spending on these services at the same level as now; increase taxes and spend more on health, education and social benefits.⁽⁹¹⁾

As Figure 6 shows, the 'reduce taxes and spend less on health, education and social benefits' option has been consistently unpopular, with never more than 9 per cent of people supporting it. Public opinion has essentially just shifted between keeping taxes and spending as they are and increasing them. There is some debate as to whether these shifts are cyclical. In 1983 as many as 54 per cent wished to keep taxes and spending as they were, while only 32 per cent wanted them to increase. The public was in a relatively conservative fiscal mood, in tune it seemed with the rhetoric of the Conservative government led by Mrs Thatcher. But that mood did not last; by 1991 two-thirds (65 per cent) wanted taxes and spending increased, and the figure remained as high as 63 per cent as recently as 2002. However, as Labour oversaw a substantial increase in public spending so the public mood switched back again and, by the time Labour lost power in 2010, and with the country facing a serious deficit in its public finances, just 31 per cent wanted taxes and spending to increase (the same level as

Something's not right: insecurity and an anxious nation

in 1983). Over half (56 per cent) wanted to keep things as they were. With the coalition government cutting public expenditure it is likely that in coming years public support for increasing taxes and spend more on health, education and social benefits will rise.

Figure 0.3 Attitudes to tax and spend, 1983–2012



The data on which Figure 0.3 is based can be found in the appendix to this chapter

Figure 6: Public attitudes to tax and spending, 1983-2012

Source: www.bsa-30.natcen.ac.uk/read-the-report/key-findings/public-spending.aspx

What is important here is that cutting taxes and spending is always unpopular and that public opinion towards levels of taxation and spending has reacted thermostatically to changes in fiscal trends rather than being shaped by some process of long-term social change or indeed any fixed, class-based view as to what the size of the state should be.⁽⁹²⁾ When spending is cut back - perhaps with public services suffering as a result - the public increasingly wants to see more money spent to alleviate the situation. But then when spending has increased for a while, so the public's appetite is sated, satisfaction with institutions such as the NHS increases, and the public mood swings back to the status quo.

Public support for progressive policies relevant to security

The third point to make is that there are many other examples that public attitudes support progressive positions relevant to security. The Social Mobility and Child Poverty Commission notes that "It is part of Britain's DNA that everyone should have a fair chance in life"⁽⁹³⁾ and that reducing child poverty is a goal that commands widespread support - the 2011 BSA survey found that 82 per cent of people think it is very important and only 2 per cent that it is not important. Other examples, from 2012 unless otherwise specified, include:

- 84.4% of people say the gap between those with high incomes and those with low incomes is too large;
- 62.2% of the British public say ordinary working people do not get their fair share of the nation's wealth;
- 74.8% say if working lone parents find it hard to make ends meet, government should top-up their wages (only 25.2% say it is up to the parents to look after themselves and their children as best they can)
 - 2010 data;

Something's not right: insecurity and an anxious nation

- 60.9% say government is mainly responsible for ensuring that people have enough to live on if they become unemployed (34.3% say the person and their family and 4.7% the person's employer) – 2011 data;
- More people (42.1%) agree that government should redistribute income from the better-off to those who are less well off than disagree (30.8%) while over a quarter (27.1%) answer 'neither' suggesting they are open to persuasion; and
- Only 26.2% say people who haven't paid much in taxes because they have been unemployed for a long time should not be entitled to any benefits: 48.5% disagree.⁽⁹⁴⁾

Public support for progressive policy is reinforced in attitudes to government responsibilities. Since 1985 the BSA has asked people whether or not they think it should be the government's responsibility to: reduce income differences between the rich and the poor; provide a job for everyone who wants one; provide a decent standard of living for the unemployed; provide decent housing for those who can't afford it; provide health care for the sick; provide a decent standard of living for the old; keep prices under control.⁽⁹⁵⁾

Table 2 presents the BSA data and shows that while attitudes fluctuate over time, there continues to be deeply embedded majority support for progressive policies and in particular:

- A long-standing and near universal view (97 per cent) that it is the government's responsibility to provide health care for the sick (mirroring consistently high levels of public commitment to the National Health Service)
- A long-standing and near universal view (96 per cent) that it is the government's responsibility to provide a decent standard of living for older people (these attitudes underpin consistently high levels of public support for the basic State Pension)
- A very large majority (81 per cent) say that government has a responsibility to provide decent housing for people who cannot afford it

Table 2.1 Views on government responsibilities, 1985–2012

% saying it should be the government's responsibility to ...	85	89	90	96	00	02	06	12
... reduce income differences between the rich and the poor	69	72	71	63	n/a	n/a	63	69
... provide a job for everyone who wants one	68	62	60	65	76	72	52	62
... provide a decent standard of living for the unemployed	81	83	77	73	n/a	n/a	50	59
... provide decent housing for those who can't afford it	n/a	n/a	90	84	n/a	n/a	81	81
... provide health care for the sick	98	98	98	97	98	96	95	97
... provide a decent standard of living for the old	97	98	97	95	97	95	94	96
... keep prices under control	91	89	87	82	95	91	80	89
Weighted base	1502	1315	1163	993	2015	1928	932	950
Unweighted base	1530	1321	1197	989	2008	1911	930	956

n/a = not asked

- A large majority (69 per cent) say the government should be responsible for reducing differences in income between the rich and the poor
- A clear majority (62 per cent) say government should provide a job for everyone who wants one
- A clear majority (59 per cent) believe it is the job of government to provide a decent standard of living for the unemployed

Table 2: Public attitudes to government responsibilities, 1985-2012

Source: www.bsa-30.natcen.ac.uk/read-the-report/spending-and-welfare/what-should-the-role-of-government-be.aspx

Something's not right: insecurity and an anxious nation

The evidence is unambiguous: attitudes change over time but whether in 1985 or the present day, there is clear majority support for progressive policies.

The impact of insecurity on public attitudes

An additional point to make is not about attitudes to security/insecurity but the impact that increasing insecurity itself has on public opinion and in particular, how as insecurity reaches higher up the social hierarchy views of those perceived to be 'undeserving' of support that is available, become more negative. The discussion of public attitudes has shown how progressive views remain popular and deeply embedded. Interestingly, however, on the narrow point of attitudes to welfare benefits and those in receipt of such benefits (again narrowly defined so as to exclude more widely claimed Child Benefit and tax credits), British Social Attitudes data show falling support for increases in social security spending on people living in poverty over the last two decades – from 61 per cent in 1989 to 27 per cent in 2009, although rising to 34 per cent in 2012.⁽⁹⁶⁾

There has been considerable debate about how attitudes may have been affected by factors such as the portrayal of poor citizens in the media, political demonisation of those in receipt of benefits and so on, but there is a suggestion in recent research that increasing insecurity may impact on attitudes. A very significant finding has been made in research undertaken for the Webb Memorial Foundation.⁽⁹⁷⁾ Respondents who suggested that poverty was due to the shortcomings of poor people themselves, tended also to express much insecurity in their own lives: "They appeared fearful and nervous, as if projecting their fears onto others. It is a classic case of stereotyping and scapegoating".⁽⁹⁸⁾ Or as Beresford⁽⁹⁹⁾ explains it, a "politics of fear and division can only work if people are sufficiently insecure and uncertain to be ready to accept others as scapegoats". Taking account of the above, negative attitudes towards those living in poverty may therefore be an expression of rising insecurity itself among what has already been argued to be the majority of the population. For those seeking to stop the scapegoating of poor citizens, focus needs to be placed not on 'them' but on the need for 'us' "to feel safer, and a greater sense of security needs to be the goal,"⁽¹⁰⁰⁾ as well as of course giving attention to those in positions of influence who contribute to the scapegoating.

Chapter 7:

Concluding discussion: setting a new direction for a positive future

The literature reviewed in this report presents an avalanche of evidence of the seriousness of the UK's insecurity problem. Zero hours contracts, food banks, homelessness and diagnosed mental health problems are only the tips of hugely greater insecurity icebergs. More important 'headlines' are:

- The hollowing out and polarisation of the labour market into an hour glass shape means insecure employment affects not only people at the bottom of the labour market but all those in the lower section of the hour glass plus those remaining in the 'squeezed middle', spreading into the lower levels of the top part of the hourglass as people in that labour market position look nervously over their shoulder. Middle-class employment is becoming more like that long endured by the working class;
- it has become harder to live a comfortable life on a modest or even typical income in modern Britain; the people who are most at risk of falling into debt are those on average income, families with children and people in full time work. 51 percent of people feel like they have been juggling their finances all year and when in the space of five years electricity prices rose by over half and gas prices nearly doubled, it is only the very wealthiest who are unaffected;
- middle and lower income families, typically earning £20,000-£40,000 a year used to be able to afford a decent home but not any more; 73 per cent of these families are unable to afford the mortgage on a local three bedroom home;
- chronic stress is a hallmark of our times and anxiety has become a cultural condition.

Insecurity enables us to understand the sense that something's not right even when problems are not immediately visible. It is also very much about a majority of 'us' and not a minority of unfortunate 'others'.

Insecurity affects not only individuals but the UK economy, development and growth. Insecure, low paid employment is part of a low road economic development strategy in contrast to a high road economy where competitive advantage is gained through innovation, skills, and quality of products and services. The ease and cost of access to new borrowing affects households' ability to bring forward spending, and high debt levels can make household consumption more sensitive to shocks such as unexpected changes to their income. Households' ability to service their debts, and the extent to which they find debts a burden, can have important implications for the stability of the financial system. Financial insecurity is a problem not just for individuals but for the UK's entire financial system. Economic investment has been held back by locking capital in residential property at a greater rate than for most of our competitor economies. Rather than capital being invested in entrepreneurship and innovation, it has been soaked up in the housing market. Mental health problems are estimated to cost the economy an eye-watering £105 billion per year.

Insecurity provides a lens through which to see and understand the sense that things are not right in contemporary Britain. It offers a political language that resonates with majority public attitudes and a framework for policy analysis and development. Insecurity is a means of cutting across policy domains to move beyond silo'd issues and connect with the way people understand and lead their lives.

Something's not right: insecurity and an anxious nation

A central theme of this report is that insecurity is not inevitable. Neither separately nor combined do globalisation, economic restructuring, financialisation, women's participation in the labour market, technological advancement, migration or a multitude of other forms of change mean insecurity is unavoidable. The same changes are experienced the world over but their effects are not homogenous because governments can, and do, follow different paths.

The good news therefore is that the UK government and politicians have choices they can make which will either intensify or redress insecurity; and if they choose to redress insecurity they have available to them key policy levers needed to do so. The important ingredient here is not the ability of politicians to act, but their willingness to do so, and in turn the ideas available to them and pressure for them to act. It is also important to keep in mind that insecurity is not a recession issue which will disappear with economic recovery. Redressing insecurity requires political action.

To redress insecurity, however, requires not policy tinkering but setting a new direction. It was noted above that there is a growing sense that the basic social contract at the heart of capitalism is breaking down. That basic social contract can be recreated fit for 21st century Britain by setting a new policy direction which creates a socio-economic frame that provides people with true freedom to choose how to lead their lives and in which each individual is able to choose what constitutes for them a flourishing life free of the anxiety, fear, deprivation and unequal life chances endemic in an insecure nation.

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something's not right:

insecurity and an anxious nation

Michael Orton

with foreword by Neal Lawson and Ruth Lister

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